



Schedule of Fees and Charges

Effective May 1, 2023

ATM FEES	
ATM Out of Network Balance Inquiry*	\$2.50
ATM Out of Network Transfer or Withdrawal*	\$2.50
*Out of Network refers to each Non-Launch/Presto ATM usage	
CARD SERVICES	
Card Replacement	\$5.00
International – Card Transactions	1%
Expedited Card Order	Actual Cost
RETURNED TRANSACTIONS (per presentment)	
ACH Returned Item	\$10.00
NSF (insufficient funds for checks or ACH) **	\$10.00
NSF Courtesy Pay**	\$20.00
UCF (uncollected funds for checks or ACH) **	\$10.00
UCF Courtesy Pay**	\$20.00
Returned Check (to me from me)	\$20.00
**Items \$5.00 or more – 5 per Day Maximum	

MISCELLANEOUS FEES			
Account History (since last statement)	\$5.00	Levy, Writ or Garnishment	\$75.00
Bad Address - monthly	\$5.00	Money Market – monthly (Waived for minimum daily balances of \$2,500 or more)	\$15.00
Check Cashing – Non-Member	\$5.00	Official Check	\$3.00
Check Copy	\$3.00	Overdraft Transfer – 2 per day maximum	\$2.00
Collections Item – Canadian	\$20.00	Overnight Carrier	Actual Cost
Collections Item – Other Foreign	Actual Cost	Payment Verification Copy – Bill Pay	\$5.00
Early Closing (account closed within first 6 months)	\$10.00	Photocopy service, per page	\$1.00
Elite Checking – monthly (Waived for minimum daily balances of \$1,000 or more)	\$10.00	Research – per hour (\$5.00 minimum)	\$30.00
Escheat Administrative	\$50.00	Shared Branching Transactions	\$5.00
Exchange On-Ups Check	\$10.00	Statement Copy	\$5.00
Guaranteed Signature (per document)	\$5.00	Stop Payment (Check/ACH)	\$30.00
Holiday Club Withdrawal	\$10.00	Verification of Deposit	\$15.00
Inactive Account - monthly (After 1 year of inactivity, all shares)	\$5.00	Mailed Statement Fee (Digital banking users excluding minors, rep payee & trust accounts & members 65 and over)	\$2.00

SAFE DEPOSIT BOXES			
3X5*	\$45.00	Box Key Drilling	\$150.00
3X10*	\$65.00	Box Key Replacement	\$15.00
5X5*	\$65.00	Box Inventory	\$25.00
5X10*	\$90.00	Late Payment	\$10.00
10X10*	\$125.00		

*Annual Rental Fee and box sizes are subject to availability and may not be available at all branches.

WIRE TRANSFERS	
Incoming Wire	\$10.00
Outgoing Wire (Domestic)	\$25.00
Outgoing Wire (Foreign)	\$50.00