



Service Fee Schedule

Effective 2/1/2021

Fees included in this notice are subject to change. Additional information available upon request.

The following fees may be accessed against your account and the following transaction limitations, if any, apply to your account.

Cashier's Checks

Per check, regardless of the amount..... \$3.00

Check Cashing

Members..... No Charge
 Non-member check cashing fee..... \$5 per item
 Virtual Teller ATM Non-member on-us check cashing fee..... amount varies (\$5.00 maximum)

Checking Accounts

Blank checks \$2.00 per package
 Copy of check..... \$3.00
 Courtesy Pay (each debit or check paid)..... \$25.00 (Maximum of three courtesy pay charges per day)
 Check orders fee varies by style of check ordered
 Non-sufficient funds item (NSF) \$25.00 each (Maximum of three NSF charges per day)
 Overdraft transfer from savings..... \$3.00 per transfer
 Stop payments (all items) (Checking & ACH)..... \$20.00

Kwik Cash Automatic overdraft protection loan - an automatic overdraft protection loan will transfer money into your checking account and charge it to a loan account if you are overdrawn. Transfers are made for amount needed. This service provided by an approved loan application.

Savings overdraft protection - If an overdraft occurs, money is transferred in \$25.00 increments from the savings account (same account number) and put into the checking account. A \$3.00 charge for each transfer will be deducted for this service.

Deposit Bag

Lock bag..... \$30.00
 Zipper bag..... \$5.00

Payment Processing

ACH via online banking (micro-deposit verification)..... Free
 Self-service express pay (\$2,500 limit)..... \$10.00
 Staff-assisted payment (ACH, Express Pay)..... \$15.00

Foreign Check Processing Fee

Per check..... \$5.00

Foreign Currency Processing Fee

Per item..... \$10.00

Currency

Special orders and foreign currency..... Amount Varies (Based on each individual situation)

Miscellaneous Fees

Return mail fee..... \$5.00
 Closed account (within 90 days of opening or forced)..... \$10.00
 Court ordered garnishments and tax levies..... \$30.00
 Medallion Signature Guarantee..... \$25.00
 Corporate checks \$2.00
 Dormant fee, per month..... \$10.00
 Any account with aggregate share balances of \$500.00 or less, and no member initiated activity on any share under that member number for the previous 2 years, shall be considered dormant, and a fee will be assessed on each share. Accounts where the primary owner is under age 18 are exempt. IRAs, HSAs, certificates, and funeral trust shares are also exempt. For example, a member with a dormant account that includes a savings and a funeral trust will be assessed a dormant fee on the savings only.

Money Orders

Per check, regardless of the amount (\$2,000 max.)..... \$2.00
 Money order & member disbursement checks stop payment.... \$20.00
 Money order and member disbursement check copy..... \$2.00

Photocopies and Account Research

One-page photocopy..... No Charge
 Additional pages (print, e-mail, fax)..... \$2.00
 Account balancing assistance \$20.00 per hour

Plastic Card Fees

Load n'Go Account monthly fee \$3.00
 Replace lost Visa ATM/debit card, or Visa/MasterCard credit card fee..... \$5.00
 Visa/MasterCard cash advance fee..... \$2.00 (Cash advance services available to members only)
 Expedited card and PIN fee (2 day service)..... \$25.00

Safe Deposit Boxes

3 x 5 x 24 annual fee \$20.00
 5 x 5 x 24 annual fee \$35.00
 3 x 10 x 24 annual fee \$40.00
 5 x 10 x 24 annual fee \$50.00
 10 x 10 x 24 annual fee \$85.00
 Lost 1 key, replacement fee \$30.00
 Lost key drill charge, 2 keys (paid in advance)..... \$325.00

Money Market

Withdrawals of less than \$500..... \$10.00
 Wthdrawals in excess of 6 per month..... \$10.00

Wire Transfer

Transfer in \$10.00
 Domestic transfer out \$20.00
 International wire \$45.00