



Fee Schedule



Effective March 1, 2026

ACCOUNT SERVICES

Account Reconciliation/Research Per Hour	\$ 25.00
ATM Adjustment Fee	\$ 5.00
ATM—Empty ATM Envelope	\$ 25.00
Closure—Excessive NSF Items	\$ 25.00
Collection Item	Costs + \$ 15.00
Copy of ATM Documentation	\$ 15.00
Copy of Official Check	\$ 5.00
Deposit of Non-U.S. Check	Costs + \$ 15.00
Deposit Returned Unpaid	\$ 25.00
Duplicate Statement Copy	\$ 5.00
Escheat Fee	\$ 2.00
Excessive Withdrawal Fee	\$ 5.00
Express Delivery	\$ 25.00
Inactive Account/Monthly*	\$ 10.00
Legal Response (Liens, Levies, Subpoenas, Garnishments)	\$ 25.00
Letters—Specialized	\$ 10.00
Locator Fee	\$ 15.00
Notary Fees—Non Members	\$ 15.00
Notary Fees—Members – First Two Per Day Free	\$ 15.00
Official Check to Third Party	\$ 5.00
Paid Check/ACH/ATM/Debit Transaction on Insufficient Funds	\$ 25.00
Plastic Card Capture Fee	Up to \$ 150.00
Reissue of Lost, Damaged Plastic Card	\$ 10.00
Returned Check/ACH/Debit Transaction	\$ 25.00
Returned Mail Research Fee	\$ 5.00
Guarantee—Members	\$ 0.00
Stop Payment on Official Check	\$ 25.00
Stop Payment—ACH	\$ 15.00
Gift Card Fee	\$ 3.95
External Debit or Credit Cash Advance Fee	\$ 2.95

Verification of Deposit	\$ 10.00
Wire—Outgoing Domestic	\$ 25.00
Wire—Incoming	\$ 0.00
Wire—Outgoing International	\$ 30.00
Wire—International Tracking Fee	\$ 25.00

CHECKING ACCOUNT SERVICES

Bill Pay Monthly Fee	\$ 0.00
Bill Pay—NSF	\$ 25.00
Bill Pay—Stop Pay	\$ 15.00
Checking Monthly Fee	\$ 0.00
Copy of Check	\$ 5.00
Non-Member Check Cashing Fee	\$ 10.00
Overdraft Transfer	\$ 3.00
Paid Check on Insufficient/Unavailable Funds	\$ 25.00
Stop Payment Fee—Checking	\$ 15.00

LOANS

Visa®—Annual Fee	\$ 0.00
Copy of Visa® Documentation	\$ 15.00
HELOC Application Cancelled After Appraisal	Up to \$400.00
HELOC Closure (within 24 months)	Costs**
Loan Payment Returned Unpaid	\$ 25.00
Real Estate Reconveyance Fee	\$ 250.00
Real Estate Subordination Fee	\$ 150.00
Visa®—Cash Advance Fee	\$ 0.00
Visa®—Returned Convenience Check Fee	\$ 25.00

*Waived with one or more transactions during the previous 12 months or a combined savings or loan balance greater than \$100.

**Costs include appraisal, title insurance, recording, flood insurance.
(See Home Equity Early Disclosure)



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