

# Schedule of Fees and Charges



Effective January 30, 2019 through March 31, 2021; see next page for Schedule of Fees and Charges effective April 1, 2021

<b>Checking Accounts</b>	<b>Access</b>	<b>Basic</b>	<b>Active</b>
Monthly Maintenance Fee.....	\$5	\$8	\$15
Minimum Average Monthly Balance to Avoid Monthly Maintenance Fee....	\$1,000	\$2,500	\$5,000
Number of Checks Processed Free per Month.....	50	100	200
Number of Deposits Processed Free per Month.....	10	20	30
Number of Deposit Items Processed Free per Month.....	50	100	200

## **Checking Accounts – All Types of Accounts**

Business Checks.....	Prices vary with style and quantity
Excess Check Processing Charge (per check after those processed for free).....	\$0.30
Excess Deposit Item Processing Charge (per item after those processed for free) .....	\$0.30
Excess Deposit Processing Charge (per deposit after those processed for free) .....	\$1.00
Copies of Paid Checks.....	\$2 per copy
- Two copies per statement are free.	
- You may obtain copies of paid checks in online banking for free.	
Non-Sufficient Funds (NSF) Fee (per item/transaction).....	\$25
Stop Payment Fee (per check or Automated Clearing House [ACH] or bill pay payment) .....	\$25

## **Debit Cards**

ATM Daily Withdrawal Limit .....	\$1,000 per card
International Transaction Fee.....	1% of transaction amount

## **General Service Charges**

ACH Origination Set-up.....	\$5
Balancing/Reconciliation/Research (charge per hour, ½ hour minimum) .....	\$25
Card (Credit or Debit) Replacement Fee .....	\$5
Card (Credit or Debit) Rush Fee .....	\$40
Cash Orders .....	\$2 per \$1,000
- Additional fee of \$75 applies for orders on non-scheduled days. Contact branch for schedule.	
Cashier's Check .....	\$2
Deposit Item Return Fee (per item returned) .....	\$10
Dormant Account Fee (assessed annually after two years of inactivity) .....	\$20
Endorsement Stamp (first stamp free with Active & Basic checking).....	\$20
Garnishment and Levy Processing (charge for each one processed) .....	\$50
Money Order .....	\$2
Remote Deposit Service (Merchant Capture) .....	\$25/month
Statement Copies or Copies of Other Scanned Images (charge per page) .....	\$1
- You may obtain copies of statements in online banking for free.	
Wire Transfer (Outgoing – Domestic) .....	\$15
Wire Transfer (Outgoing – International).....	\$35

## **Online Services**

Online Banking.....	Free
Online Banking Premium Services.....	\$35/month
-ACH services (OAC), payroll	

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Effective April 1, 2021



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Deposit Item Return Fee (per item returned).....	\$10
Dormant Account Fee (assessed monthly after two years of inactivity).....	\$5
Endorsement Stamp (first stamp free with Active & Basic checking).....	\$20
Garnishment and Levy Processing (charge for each one processed) .....	\$50
Invalid Address Fee (per month) .....	\$5
Money Order.....	\$2
Overdraft Fee – for Non-Sufficient Funds (per paid item/transaction) .....	\$25
Remote Deposit Service (Merchant Capture).....	\$25/month
Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction).....	\$25
Safe Deposit Box Drill Fee.....	\$200
Safe Deposit Box Key Replacement Fee.....	\$15
Statement Copies or Copies of Other Scanned Images (charge per page).....	\$1
- You may obtain copies of statements in online banking for free.	
Wire Transfer (Outgoing – Domestic) .....	\$15
Wire Transfer (Outgoing – International).....	\$35

## **Online Services**

Bill Pay Regular Payments.....	Free
Bill Pay Expedited Payment Fee.....	\$15
Online Banking.....	Free
Online Banking Premium Services.....	\$35/month
-ACH services (OAC), payroll	

Federally insured by **NCUA**