## Schedule of Fees and Charges

**Effective April 1, 2021**

### Checking Accounts

Checking Account Maintenance Fee (per month) for more than 4 accounts as described below........ $5  
- You may have up to two Money Manager and two Quick Cash accounts at no charge.  
- Free unlimited checking accounts with eStatements and eNotices.

Copies of Paid Checks ......................................................................................................... $2 per copy  
- Two copies per statement are free.  
- You may obtain copies of paid checks from the last 12 months within online banking for free.

Stop Payment Fee (per check or Automated Clearing House [ACH] or online bill pay payment)........ $25

### Debit Cards

ATM Daily Withdrawal Limit ............................................................................................... $500 per card

International Transaction Fee ....................................................................................... 1% of transaction amount

### General Service Fees and Charges

ACH Origination Set-up ........................................................................................................... $5

ACH Payment Stop Payment Fee ........................................................................................ $25

Balancing/Reconciliation/Research (charge per hour, 1/2 hour minimum) ................................. $20

Card (Credit or Debit) Replacement Fee ............................................................................. $5

Card (Credit or Debit) Rush Fee .......................................................................................... $40

Cashier’s Check .................................................................................................................... $2

Check by Phone ................................................................................................................... $10

Deposit Item Return Fee .................................................................................................... $10

Dormant Account Fee (assessed monthly after two years of inactivity) .................................... $5

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

Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction) ......................... $25

Safe Deposit Box Drill Fee .................................................................................................... $200

Safe Deposit Box Lost Key Replacement Fee ........................................................................ $15

Shared Branching Transaction Fee (per transaction after first two transactions each month) ........ $2

Statement Copies or Copies of Other Scanned Images (charge per page) ................................. $1  
- You may obtain copies of certain statements from the last 24 months within online banking for free.

Wire Transfer (Outgoing – Domestic) .................................................................................. $15

Wire Transfer (Outgoing – International) ............................................................................... $35

### Money Market Savings

Money Market Savings Withdrawal Fee (per withdrawal after first six withdrawals each month)...... $7.50

### Online Banking Services

Bill Pay Regular Payments .................................................................................................. Free

Bill Pay Expedited Payment Fee ........................................................................................ $15

Federally insured by NCUA