

GENERAL FEES AND CHARGES (07/12/2019)

NEGOTIABLE INSTRUMENTS

Teller Check in Member's Name	no charge
If payable to a third-party	\$2.00 each
Cashier's (Official) Checks	\$3.00 each
Money Orders	\$1.50 each
Counter Checks (4)	\$1.00
Starter Pack of Checks (40)	\$7.50

TRANSACTION PROCESSING

Garnishment or Levy	\$50 per item
Stop Payment	\$25 per order
<i>Applies to drafts and ACH for single item or range of items.</i>	
Member Check Cashing	\$3 to \$5 per check
<i>Based on the amount of the check and your overall relationship.</i>	
Non-Member Check Cashing	\$5 per item
<i>We will only cash on-us drafts for non-members.</i>	
USPS Change of Address	\$5
<i>Notify us prior to any change of address to avoid this fee.</i>	
Bad Address Fee	\$5 per month
<i>Ensure we always have your current address to avoid this fee.</i>	
Negotiated Item Returned Unpaid	\$35 per item
ACH Origination Setup	\$5 per origination
Card Instant Issuance	varies based on card type
Card Replacement	\$25 per card
Nonsufficient Funds Items	\$35 per item

ACCOUNT INACTIVITY FEE

If you have no other relationship with us, you will be charged \$10 per share per month on any account with no activity in the last year.

EARLY ACCOUNT CLOSURE FEE

You will be charged \$5 if you close your account within 90 days of the open date.

ADMINISTRATIVE FEES

Escheat to State	\$50 per account
Stale Dated Money Order	\$5 per item
Stale Dated Official or Teller Check	\$5 per item

FUNDS TRANSFERS

Incoming Wire Transfer	No charge
Outgoing Wire Transfer	\$25
International Wire Transfer	\$50

SAFE DEPOSIT BOX RENTAL

Small	\$25 per year
Medium	\$30 per year
Large	\$35 per year
Lock Drilling (forced entry)	actual cost

ACCOUNT RESEARCH AND BALANCING

Account Activity Printout (4 pages)	\$2
<i>Additional Pages</i>	<i>\$1 per page</i>
Copy of Cleared Draft	\$2.50 per copy
<i>Cleared drafts can be printed via NetTeller at no charge.</i>	
Copy of Money Order	\$5 per item
Copy of Official or Teller Check	\$5 per item
Account Balancing Assistance	\$10 per hour
<i>Billed in one-hour increments with a one-hour minimum.</i>	
Account Research	\$20 per hour
<i>Billed in one-hour increments with a two-hour minimum.</i>	
Specialized Account Research	\$50 per hour
<i>Billed in one-hour increments with a two-hour minimum.</i>	
Management Consultation	\$100 per hour
<i>Billed in one-hour increments with a one-hour minimum.</i>	
Legal Consultation/Fees	actual cost

CONSUMER LOAN FEES

Late Payment Charge	5% of payment
<i>You will be charged this fee if your payment is received more than ten days after due date.</i>	
Late Payment Charge – Credit Cards	as much as \$25
<i>You will be charged this fee if your payment is received after the statement due date.</i>	
Loan Payment via Card	\$10 per payment
<i>You will be charged this fee if you make your loan payment using a card issued by another financial institution.</i>	
Modification Fee	\$100
<i>You will be charged this fee if you request we restructure your loan because of collection problems.</i>	

REAL ESTATE LOANS FEES

Late Payment Charge	5% of payment
<i>You will be charged this fee if your payment is received more than ten days after due date.</i>	
Subordination Agreement Fee	\$200 per loan
<i>You will be charged this fee if you request we subordinate our mortgage to that of another lender.</i>	
Modification Fee	5% of balance
<i>You will be charged this fee if you request we restructure your loan because of collection problems.</i>	
HELOC Processing & Renewal Fee	\$100
<i>You will be charged this fee when closing on a HELOC and whenever the credit limit is renewed.</i>	

ALL FEES AND CHARGES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

CONTACT US FOR CURRENT INFORMATION.