



FEE SCHEDULE
Effective 03-20-2026

ACCOUNT SERVICE FEES

Checking Account Fees	
Check Courtesy Pay/NSF/Return	\$30.00/item
Check Stop Payment	\$25.00/item
Deposited Item Returned	\$7.00/item
Check Copy Fee	\$1.00/item
Account Reconciliation Fee	\$25.00 per hour; 1 hour minimum
Business Checking	\$10.00 per month
Electronic Funds Transfer (EFT) Fees	
ACH Courtesy Pay/NSF/Return	\$30.00/item
ACH Stop Payment	\$25.00/item
Debit Card Overdraft Fee (opt in required)	\$30.00/item
Debit Card Instant Issue Replacement Fee	\$20.00/item
Debit Card Mailed Replacement Fee	\$10.00/item
Service Fees (applicable to all accounts)	
Account Research Fee	\$25.00 per hour; 1 hour minimum
Statement Copy Fee	\$2.00 per month
Wire Transfer Fee (outgoing)	\$20.00 per transaction
International Wire Transfer Fee (outgoing)	\$40.00 per transaction
Teller Check Fee	\$3.00 per check (made payable to self- FREE)
Check Cashing Fee (member with no checking account)	\$5.00/item
Check Cashing Fee (non-member)	2% of check total (\$5.00 minimum)
Gift Card	\$2.00/card
Loan payment with debit card	\$7.50 per transaction
Close membership account within 90 days of opening	\$15.00
Returned Mail Processing Fee	\$3.00 (first occurrence)
Coin Counting Fee (Free if total is below \$100)	1% of total with \$5.00 minimum
IRA Close Fee, if closed within 180 days of opening	\$100.00
Mortgage Application Fee	\$25.00
Notary Services (non-members only)	\$6.00 per signature/\$1.00 each additional signature
Temporary Checks	\$12.00 per bundle (12 checks per bundle)
Out of Town Fed Ex Shipping	Actual Cost