

Schedule of Fees and Charges

Effective May 16, 2022

ALL CHARGES ARE BASED ON PER ITEM UNLESS OTHERWISE STATED

| | |
|-------------------------------------|-------------|
| Par Value (Membership) | \$5 |
| Deposit/ATM Return Adjustment | \$10 |
| Overnight Delivery | Actual Cost |
| Certified Mail | Actual Cost |
| Legal Processing | \$50 |
| Backup Withholding (per IRS) | \$50 |

Member Support

| | |
|-----------------------------------|---------------------------|
| Balancing Statement | \$25 hour, minimum 1 hour |
| Research Request | \$25 hour, minimum 1 hour |
| Returned Mail | \$5 |
| Notary | State Mandated |
| Dormancy/Escheat Processing | \$5 |

Savings Products

| | |
|---|-----|
| Account Falls Below Minimum Requirement | \$2 |
|---|-----|

Checking Products

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|--|---------------|
| Reset Checking | \$15 Monthly |
| Plus Checking (if below minimum requirement) ... | \$10 Monthly |
| Temporary Checks | \$2 per sheet |
| Check Reorder | Actual Cost |
| Special Check Handling | \$15 |
| Return Cancelled Checks | \$18 |
| Non-member Check Cashing Fee | \$13 |

Return & Overdraft Items

| | |
|--|------|
| Non-sufficient Funds | \$18 |
| Returned Item | \$18 |
| Uncollected Funds (UCF) | \$18 |
| Courtesy Pay (after NSF check or ACH item) | \$18 |

Savings & Checking Account Services

| | |
|----------------------------|-----------------------------------|
| Stop Payment Request | \$20 |
| ePay (Paytrace) | \$14 |
| Podium payment | \$5 ACH or \$14 credit/debit card |

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This institution is not federally insured,
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