

Schedule of Fees and Charges



EFFECTIVE DECEMBER 1, 2024

ALL CHARGES ARE BASED ON PER ITEM UNLESS OTHERWISE STATED.

General

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

Member Support

Research Request	\$25 hour, minimum 1 hour
Returned Mail	\$5
Notary	State Mandated
Inactivity/Dormancy/Escheat Processing ¹	\$5

Savings Products

Account Falls Below Minimum Requirement	\$2
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Checking Products

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
Non-member Check Cashing Fee	\$15

Return & Overdraft Items*

Item Returned as Non-sufficient Funds (NSF) ²	\$18 per presentment
Returned Item ¹	\$18
Uncollected Funds (UCF).....	\$18
Courtesy Pay (Check, ACH, Debit card) ¹	\$18

Savings & Checking Account Services

Stop Payment Request.....	\$20
Electronic Payment.....	\$5 ACH or \$14 credit/debit card

Bill Pay Services

Bill Pay Research.....	Actual Cost
Bill Pay/Check Stop Payment	\$20

Debit

Replace Card	1 free per year; \$25/each thereafter
Courtesy Pay Plus ¹ (Debit card transactions)	\$18
Rush Debit Card.....	\$35
Foreign Transactions ³	1% of each transaction in USD

Credit Cards

Replace Card	1 free per year; \$25/each thereafter
NSF Check ²	\$18 per presentment

Return Convenience Check.....	\$18
Convenience Check Stop	\$20
Rush Credit Card.....	\$35
Late Charge	\$10
Foreign Transactions.....	1% of each transaction in USD
Cash Advance.....	\$10 or 2% of advance, whichever greater

Wire/ACH Services

Wire Transfer: Outgoing/Domestic	\$25
Wire Transfer: Outgoing/Foreign	\$50
Wire Transfer: Outgoing/Foreign (Carefree).....	\$25
Wire Trace	Actual Cost
ACH Stop Payment	\$20

Consumer Loans

Collection Fee.....	Actual Cost
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¹ Not applicable for Carefree checking accounts

² An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.

³ The charge applies to any debit or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.