



## Fee Schedule

### Loan Fees

Late Loan Fee (past 10 day grace period)	\$40.00
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### Account & Misc. Fees

ATM Transaction Fee*	\$3.00 per transaction
<i>*2 free ATM transactions to all members</i>	
<i>*3 free ATM transactions to all direct deposit members</i>	
IRA Maintenance Fee	\$10.00 per year
Wire Transfers Outgoing & Incoming	\$20.00
Legal-Garnishments/Levy	\$50.00
Shared Branching Fee	\$1.00
Bad Address	\$3.00
Funds Escheated	\$50.00
Prepaid Gift Cards	\$4.00
Notary Service	\$10.00

### Share Draft Account Fees

Fax Fee	\$3.00
Monthly Service Fee**	\$5.00 per month
<i>**5.00 SD Fee waived if you maintain a \$300.00 balance or have Direct Deposit.</i>	
Overdraft Transfer Fee	\$3.00 per overdraft
Courtesy Pay Fee	\$35.00 per item
Draft Returned Non-Sufficient Funds	\$35.00 per item
ACH Returned Non-Sufficient Funds	\$35.00 per item
Credit Union Corporate Check	\$2.00 per item
Return Statement Fee	\$3.00 per item
Stop Payment Order Fee	\$35.00 per order
Statement Copies	\$3.00 per page
Draft Copy Fee	\$3.00 per copy
Dormant Account Fee	\$10.00 yearly fee after being dormant for 12 months

### Savings Fees

Monthly Service Fee**	\$2.00 per month
<i>**This fee is waived if you maintain a \$101.00 balance, under 18 years of age or have an outstanding loan.</i>	
Account Closure Fee	\$10.00 if the account is closed within 6 months.
<b>There is a \$5.00 check cashing fee for non-members</b>	

### Bill Pay Fees

Same Day Bill Pay	\$9.95
Overnight Checks	\$14.95

**Fee Schedule Effective February 2023**