

Dollar\$ & Cents

- FEE SCHEDULE -

SAVINGS & CHECKING CHARGES

Savings–Account Below \$50.00 <i>(Per month)</i>	\$2.00
Check Copy <i>(One free per month*)</i>	\$0.75
Stop Payment <i>(Checking, ACH item, or recurring Visa® Debit/Credit transaction**)</i>	\$25.00
NonSufficient Funds <i>Checking or ACH return item (NSF)</i>	\$25.00
Mobile Deposit Item Rejected	\$25.00
Courtesy Pay	\$25.00
Returned Item <i>(Non-member)</i>	\$5.00
Returned Item <i>(Payee same as payer)</i>	\$25.00
Account Activity Printout	\$1.00
Statement Copy	\$2.00

LOAN FEES

Personal Line of Credit (Personal LOC)	
Late Fee	5%
<i>Fee charged when payment is received on or after the 16th day late. Fee will be equal to 5% of your payment amount.</i>	
Closed End Consumer Loan Late Fee	\$15.00
<i>Late fee of \$15 will be charged when payment is received on or after the 16th day late.</i>	

OTHER SPECIAL SERVICES

Domestic Wire Transfer Fee <i>(Outgoing)</i>	\$15.00
International Wire Transfer Fee <i>(Outgoing)</i>	\$40.00
Dormant Account <i>(After 12 months – monthly)</i>	\$5.00
Escheatment <i>(Abandoned property – transfer to state)</i>	\$35.00
Convenience Payment Fee <i>(Select payment methods)</i>	\$7.95

CARD SERVICE & USAGE CHARGES

ATM Withdrawals***	\$0.50
ATM Balance Inquiry	\$0.25
Foreign ATM Withdrawals (Visa® Credit ATM Cash Advance)***	\$1.00
Foreign ATM Balance Inquiry	\$0.50
International Transaction Fee <i>(Of the International Transaction Amount)</i>	1%
International Currency Conversion Fee <i>(Of the International Transaction Amount)</i>	1%
Visa® Credit Card Late Fee	up to \$20.00
Visa® Credit Card Statement Copy	\$2.00
Visa® Gift Cards <i>(Online purchase)</i>	\$7.95

TELLER SERVICE CHARGES

Cashier's Check	\$3.00
Money Order	\$0.70

MORTGAGE CHARGES

Mortgage Loan Origination

Contact our Mortgage Office for current rate

Mortgage Loan Late Fee *Fee charged when payment is received after the 16th of each month. Fee will be equal to 5% of your principal and interest payment amount.*

* No charge when required by Court Order or IRS Audit

** No charge to stop payment on lost or stolen share drafts

*** 1st six (6) ATM withdrawals per account/per month are free



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