

FEE SCHEDULE 2018

Effective as of January 1, 2018

GENERAL SERVICES

Abandoned Property (5 years dormant)	\$25
Account Research & Statement Reconciliation (per hour)	\$30 with a \$10 MIN
Canadian Check Processing (per item)	\$25
Cashier's Check	\$5.00
Money Order (\$2,500 Maximum)	\$3.00
Check Cashing	
Minimum relationship of \$100 or fee of	\$5.00
Closed Account – 6 months or less	\$25.00
Copy of Credit Union Statement	\$5.00
Fax: Incoming – 1st Page	\$1.00
Each Additional Page	\$0.50
Outgoing – 1st Page	\$2.00
Each Additional Page	\$1.00
Foreign Currency Order	\$25
Garnishment Fee	\$25.00
Inactive Checking/Savings Accounts (per month)	
Inactivity of 15 months or more	\$5.00
IRA Transfer Fee (to another financial)	\$25
Levy Fee	\$50.00
Notary Services to members	FREE
NSF/Overdraft Fees:	
NSF/Returned Item	\$27.00
Overdraft/Check Defender	\$27.00
Photocopies (seniors – 20 FREE per month) ..	\$0.10
Prepaid Debit Card	\$10.00
Prepaid Gift Card	\$3.00
Prepaid Travel Money Card	\$6.00
Returned Checks	
previously presented for deposit or cash ...	\$5.00
Returned Mail Fee (per item)	\$5.00
Revenue Bond coupon collection (per bank) ..	\$5.00
Send a check to other institutions	
for collection	\$5.00
Stop Payments (Checks, ACH and Bill Pay items)	\$35.00
Telephone Transfers	FREE
Wire Transfers:	
Incoming (Domestic & International)	\$20.00
Outgoing (Domestic)	\$20.00

LOANS

Consumer loan (processing fee)	\$50.00
Late fees charged on payments 20 days or more past due:	
15% of payment with a maximum of ...	\$15.00
Loan Modification & Extension Fee	\$50.00
Home Equity Loan (processing fee)	
..... 0.25% of loan amount w/ \$125 minimum	
NSF Loan Reversal Fee	\$10.00
Overdraft Loan Annual Fee	\$10.00

CHECKING ACCOUNTS

Checks Returned for Collection	
Under \$500	\$5.00
\$500 or greater	\$10.00
Copy of Deposited Checks	
Less than 3 mos since deposit	\$3.00
More than 3 mos since deposit	\$5.00
Copy of Cleared Check(s):	
per/page (max 6 check copies/page)	\$1.00
> 3 years old - per check	\$10.00
IDSafeChoice (per month)	\$2.00
Progressive Checking (per month)	\$5.00
\$500 balance maintained	FREE
EZ Checking	
Per check paid >10 per month	\$0.35
Without eStatements per month	\$5.00
Starter Checks (per check)	\$0.25

SAVINGS ACCOUNTS

Excessive Transaction Fee	\$1.00
Progressive Savings (per month)	\$5.00
\$500 balance maintained	FREE

SAFE DEPOSIT BOXES

Key Replacement	\$25
Box Drilling	Cost + Key Replacement
Box Rental: (Preauthorized billing)	
3" x 5" x 24"	\$25.00
3" x 10" x 24"	\$35.00
5" x 10" x 24"	\$50.00
9" x 10" x 24"	\$65.00
10" x 10" x 24"	\$75.00

HEALTH SAVINGS ACCOUNTS

Annual Account Maintenance Fee	\$15.00
Enrolled in E-Statements	FREE
Health Savings Debit Card	FREE
Health Savings Check Blanks	Varies
Employer Sponsored Plans (Business Fee Schedule)	
Health Savings Account Closure Fee	\$25

REWARD AND REWARD PLATINUM VISA CREDIT CARDS

Annual Fee	FREE
Cash Advance:	
3% of amt	MIN of \$5.00 - MAX of \$ 75.00
Copy of Charge	\$10.00
Copy of Statement	\$5.00
Immediate Limit Increase	\$10.00
Late Payment Fee Up to	\$25.00
Replacement Card (no charge if damaged or stolen)	\$10.00
Returned Payment Fee	Up to \$25.00
Rush on Credit Card	\$25.00
Expedited Phone Payment Fee	\$5.00

REWARD CHECK CARD, ATM CARD, and HEALTH SAVINGS DEBIT CARD

Replacement Card (lost or damaged)	\$10.00
RUSH on Debit Card	\$25.00
Transaction Fee	FREE
Cross-Border Transaction Fee	1.1% of transaction amount

