

Consumer Fee Schedule

EFFECTIVE AS OF 09/01/2023



ACCOUNT SERVICES

Personal Checking Low Balance Fee	\$10.00
(Fee waived if \$500 minimum daily balance is maintained, a direct deposit into the account is established or you are 50 years or older)	
Relationship Checking Low Balance Fee	\$12.00
(Fee waived if \$5,000 combined aggregate deposit minimum daily balance is maintained)	
New Beginnings Checking	\$10.00
(Monthly maintenance fee, or \$13/month without direct deposit)	
Cash Reserve Line of Credit Annual Fee	\$15.00
Overdraft Transfer Fee	\$3.00
Insufficient Funds Fee (Ret)	\$34.00
Insufficient Funds Fee (Paid)	\$34.00
Uncollected Funds Fee	\$34.00
Redeposit Check Fee	\$15.00
Returned Check Fee	\$15.00
Foreign Check Collection	\$25.00
ACH Origination	\$5.00
Stop Payment	
• Money Order	\$30.00
• Official Check	\$30.00
• Personal Check	\$30.00
• ACH	\$30.00
• Bill Payment	\$30.00
Copy of Check	\$5.00
Copy of Statement	\$5.00
Temporary Checks (4)	FREE
(4 for \$10 thereafter)	
Early Club Close-out Fee	\$5.00
Lost Passbook Fee	\$15.00
IRA Direct Transfer (out)	\$30.00

ATM

ATM Foreign Transaction Fee	\$2.00
ATM / Debit Card Replacement	\$5.00
ATM / Debit Card Replacement (Rush)	\$25.00
International Transaction Fee (% of transaction)	1%
Personalized Debit Card	\$10.00

MISCELLANEOUS

Gift Card	\$3.95
Money Order	\$4.00
Cashier's Check	\$5.00
Research Per Hour (1 Hour Minimum)	\$30.00
Account Verification	\$10.00
Inactivity Fee (No activity for 12 months.)	\$5.00/mo
Escheatment	\$50.00
Levy / Garnishment Processing	\$100.00
Wire Transfers (In)	\$12.00
Wire Transfers (Out - Domestic)	\$20.00
Wire Transfers (Out - International)	\$40.00
Undeliverable Mail	\$5.00/mo
Express Bill Payment	
• Check	\$25.00
• Electronic	\$5.00
Funds Transfer	
• Standard Inbound	FREE
• Standard Outbound	\$3.00
• Next Day Inbound	FREE
• Next Day Outbound	\$9.99
Pay Your Loan	
• Convenience Fee (Payment by Phone)	\$15.00

SAFETY DEPOSIT BOXES

Small Box (2x5x22)	\$30.00
Small Box (3x5x22)	\$45.00
Medium Box (3x10x22)	\$65.00
Medium Box (5.5x4.5x22)	\$65.00
Medium Box (5x5x22)	\$65.00
Large Box (5x10x22)	\$125.00
X-Large Box (10x10x22)	\$175.00
Safe Deposit Box Drilling (Minimum)	\$150.00
Safe Deposit Box Late Fee	\$15.00
Safe Deposit Box Key Replacement	\$20.00