

FEE SCHEDULE (effective as of April 2025)

SAVINGS ACCOUNTS		SAFE DEPOSIT BOX FEES (Annual Fee)	
Christmas Club (S18) Early Withdrawal, each	\$10	3x5, per box	\$15
Excessive Withdrawals (S1, S5, S6)	\$4	3x10, per box	\$30
(after 3 free per month)		4x10, per box	\$45
New Member fee, one-time	\$5	5x10, per box	\$60
Savings Accounts		10x10, per box	\$100
Regular Shares (S1)	Free	Drilling/Lost Key	\$100
Minor Shares (S5, S6)	Free		
Vacation Club (S17)	Free		
Christmas Club (S18)	Free	ONLINE SERVICES	
		E-Statements	Free
CHECKING ACCOUNTS		Online/Mobile Banking	Free
Check Orders	Cost		
Copy of Check, per check	\$3	NSF	
Overdraft Protection from Savings, per transfer	\$10		
Overdraft Protection from Visa, per transfer	Free	Honored/Reprocessed/Returned, per item	\$30
Checking Accounts			
Simply Free Checking (S13), per month	Free		
Dividends Checking (S11)		OTHER FEES	
- balances > \$1,500, per month	Free	Account Research, per hour	\$10
- balances < \$1,500, per month	\$6	Copy of Statement, each	\$2
Teen Checking (S16), per month	Free	Cashier's Check, per check	\$5
		(No fee if payable to the member)	
		Dormant/Inactive Account, per month	\$5
PLASTICS		(No Activity for 12 months, over 18 years old)	
Card Replacement, per card	\$10/\$20	Escheatment Notice	\$50
International Transaction, per transaction	Up to 1.00%	Loan Application, each	\$15
Late payment - credit card, each	\$25	Loan Application/STA, each	\$20
Gift Card, per card	\$2	Loan Payment by Phone (with debit card/Check)	\$10
Travel Card, per card	\$2	Merchant Cashier Check, per item	\$20
		Money Orders, each	\$2
		Returned Statement Fee, each	\$25
WIRE TRANSFERS & ACH ORIGINATION		Senior Class Annual Membership, per year	\$20
Wire Transfer - Incoming, per wire	\$10	Skip-A-Pay, per Ioan	\$35
Wire Transfer - Outgoing, per wire	\$25	Stamps	Cost
ACH Origination	Free	Stop Payment, Checks and ACH	\$30
		Stop Payment, Cashier's Check	\$30
		Tax Levy, each	\$25