

Account Service Fees

Account Research & Reconciliation	\$25 / hour	Money Market (Wealth Builder Savings) (if balance falls below \$2,500)	\$10 / month
ACH Stop Payment	\$30	Money Market (Wealth Builder Venture) (if balance falls below \$25,000)	\$50 / month
ATM Withdrawals (after 6 complimentary monthly ATM / debit cash withdrawals)	\$2 each	Money Orders	\$2
Bank Check Copy	\$5	Monthly Account Maintenance Expense	\$5 / month
Cashiers Check	\$3	Non-member Vacation Account	\$2 / month
Basic Checking (S80)	Write up to 20 checks per month, additional checks are \$0.10 each	Non-sufficient Funds (excludes debit card transactions)	\$35
Boxes of Checks	at cost	Real Estate Verification of Balance	\$5
Business Accounts	See Business Schedule	Share Draft Stop Payment (single draft)	\$30
Check Photocopies / Inquiries	\$2	Replacement of Debit Card	\$15
Courtesy Pay	\$35	Return Mail Fee	\$15
Garnishment / Levy Maintenance Collection Item Presented for Payment	\$60	Returned Item Fee (RDI)	\$25
History of Account	\$1 per page	Safe Deposit Boxes (annual fee)	
Inactive Checking Account Fee (no activity for 6 months)	\$5 / month	5 x 5	\$35
Inactive Membership (no activity for 6 months)	\$5 / month	3 x 10	\$45
Interest Checking (S81) (if balance falls below \$500)	\$8	5 x 10	\$60
IRA Transfer Out Expense	\$60	10 x 10	\$110
Late 1st Mortgage Payment	5% of payment	Safe Deposit Lost Key	\$25
Credit Card Loan Payment by Phone	\$9.95	Safe Deposit Drilling Fee	\$225
Paper Statement Processing Fee (waived if < 18 or > 62 years old)	\$4 per month	Share Transfer to Cover Overdraft (in house transfer in \$100 increments)	\$15
		Statement Replacement Expense	\$5
		Wire Transfer	In USA (domestic) \$25 Outside USA (intl.) \$55
		Duplicate Lien Release	\$15
		Coin Counting	Members 5% of total Non-Member 10% of total

Complimentary Services

Free Online and Mobile Banking	Free first box of checks
Free Mobile Banking App and Remote Deposit	Age 55+ One Box of Checks Free Per Year
Free Bill Pay	Free Direct Deposit
Free ATM / Debit Card	Free Vehicle Valuations
Free Telephone Banking (Money Touch)	Free Notary Service

Revised July 1st, 2024