

## Fee Schedule

Effective March 25, 2025

ATM			
ATMs – Allpoint Network and Money Pass ATM Machines:			
Transaction Fee	No Fee*		
Surcharge	No Fee*		
ATMs-All Non-Allpoint/Non-Money Pass Machines:			
Transaction Fee	No Credit Union Fee**		
Surcharge	No Credit Union Fee**		
**Owners of ATMs may assess their own surcharges.			

Share Draft Checking/Debit Card/EFT		
Share Draft Checking Account	No Monthly Fee/Minimum Balance	
Online Bill Pay Service	Free	
Debit/ATM Card	Free	
Check Printing Charges	Varies based on style/Retirees Free (Limited styles)	
Stop Payment Order (Checks and ACH)	\$15.00 per check/check range	
NSF (Checks and ACH)	\$25.00 per check/ACH item	
Courtesy Account Transfers (Transfers by Staff)	\$2.50 per item	
Personal Lines of Credit	\$1.00 per item	

VISA Credit Card		
Annual Fee	No Annual Fee	
Late Payment Fee	\$25.00	
Over Limit Fee	\$5.00	

Miscellaneous Fees and Charges		
Official Check Copies	\$2.00 per check	
Member (On-Us) Check Copies	\$2.00 per check or Free via Home Banking	
Statement Copies	First 3 free/\$1.00 each after 3.	
E-Statements via Home Banking	Free	
Official Checks (Payable to other than Accountholder)	2 per day – Free/\$1.00 per check thereafter	
Stop Payment Order on Official Checks	\$35.00 per check	
Return of Deposited Item	\$15.00 per item	
Returned Mail	\$5.00 per item	
Account Research/Reconciliation	1st one-half hours free/\$20 per hour thereafter	
Inactive Account Fee No Activity after 12 mos.	\$7.50 per month Fee Eliminated on March 25, 2025	
Abandoned Property Fee	\$100.00	
Replace Compromised Debit/Credit Card	Free	
Replacement of Lost Debit/Credit Card	Replacement \$25.00	
Late Loan Payment (after 5-day grace period)	\$25.00	
Credit Report (Informational/Member Requested)	Single \$10.00/Joint \$15.00	