



VISA Credit Cards	Fees
Cash Advance Fee	\$3.00
Over Limit Fee	\$25.00
Late Fee	\$25.00

VISA Debit/Credit Cards	Fees
Replace Card- Lost	\$5.50
Rush Delivery	\$35.00
Foreign Transaction at ATM	\$2.00

Loans	Fees
Late Fee	\$25.00
Loan Deferral (Skip-A-Pay)	\$30.00 each

Share Draft Checking	Fees
Returned Draft/ACH Item-NSF	\$26.00 each
Courtesy Pay/Reg E Overdraft	\$26.00 each
Stop Payment	\$26.00 each

Other	Fees
Money Orders, Cashier's Checks	\$1.00
Copies	\$2.00
Account Research/Reconciliation	\$12.00/hr
Paper Statements (Reprint)	\$2.00 each
Returned Mail/Bad Address	\$6.00 (Monthly)
Garnishment/Levy Processing	\$25.00
Inactivity Fee (6 mo. of no activity)	\$2.00 (monthly)
Dormant Fee (After 1 year of no activity)	\$25.00 (yearly)
Processing Incoming Wires	\$10.00
Processing Outgoing Wires	\$20.00
Excessive Withdrawal Fee (After 6 Withdrawals from Share)	\$26.00 each
Pre-Load Debit Card	\$6.00 initial load/\$2.00 reload
Safe Deposit Box (3X5)	\$15.00 (Annually)
Safe Deposit Box (3X10)	\$25.00 (Annually)
Safe Deposit Box (5X10)	\$35.00 (Annually)

Free Services:

Notary Services, Direct Deposit, Online Banking, Mobile Banking, Billpay, e-estatemnts, Phone Teller