



CHANGE OF ACCOUNT TERMS

Notice Date: June 2014

FEE SCHEDULE EFFECTIVE September 1, 2014

Share Draft Fees

Insufficient Funds		\$ 35.00
Stop Payment	One	\$ 20.00
	Series	\$ 30.00
Copy of Share Draft		\$ 5.00
Share Draft Printing Orders	Prices Vary	

Visa Check Card Fees

Monthly Visa Check Card	\$ 1.00
ATM Balance Inquiry	\$ 2.00
ATM transactions over 5 per month	\$ 2.00
Replacement Card	\$ 30.00
Rush, Overnight	\$150.00

ACH Fees

Insufficient Funds	\$ 35.00
Stop Payment	\$ 20.00

Bill Payer Fees

Monthly Bill Payer	\$ 4.95
Insufficient Funds	\$ 35.00
Stop Payment	\$ 20.00
Copy of Bill Payment Checks	\$ 5.00
Merchant Returns Payment Due	
To Incorrect Information	\$ 10.00

Money Market Fees

Insufficient Funds	\$ 35.00
Balance Less Than \$2500	\$ 35.00
Withdrawal Less Than \$300	\$ 35.00
Excessive Withdrawals	\$ 50.00
Stop Payment	One \$ 20.00
	Series \$ 30.00
Copy of Money Market Draft	\$ 5.00
Money Market Draft Printing Orders	Free

Overdraft Protection Fees

Each Overdraft Transfer	\$ 5.00
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Other Fees

One-Time New Member Fee	\$ 1.00
Check Cashing - Share balance	
less than \$100 and no services	\$ 5.00
Non-member Check Cashing	\$ 10.00
Returned Check	\$ 25.00
Cashier Check	
Over 1 check request per month	\$ 5.00
Certified Check	\$ 20.00
Money Orders	\$ 2.50
Early Withdrawal of Club Account	\$ 20.00
Western Union, Domestic, Outgoing	\$ 14.00
Wire Transfers, Domestic, Outgoing	\$ 25.00
Copy of Account Statement	\$ 10.00
Printout of Transactions	\$ 5.00
Dormant Account	\$ 5.00
Notary Service	Free
Online Account Access	Free
Audio Response	Free
E-Statements	Free
Mobile Banking	Free
TXT Banking	Free
Return Mail	\$ 10.00
VISA Gift Card	\$ 3.00
VISA Travel Card	\$ 5.00
Visa Credit Card Replacement	\$ 30.00
Rush, Overnight	\$150.00
IRS Levy	\$100.00
Writ of Execution	\$200.00
Research/Reconciliation Fee per hour	\$ 40.00
Subordination Fee	\$175.00
Encumbrance	\$ 75.00