



# Fee Schedule

Effective 12/26/2024

<b>Billpay</b>			<b>Relationship Rewards Checking</b>	
Expedited overnight check	\$20 per item		Monthly service charge	\$5 reward status: not qualified
Stop payment	\$25 per item			
<b>Cash Advance Fee</b>			<b>Research</b>	
(transfer from credit card)	Either \$5 or 3% of the amount of each cash advance, whichever is greater		Rush request (next day, 10 items max)	\$25 per hour w/\$5 minimum Research fee + additional \$25
<b>Cashier's Checks</b>			<b>Returned Item</b>	
Fee for members (payable to other)	\$3 per item		Incorrect address fee	\$5 per month
Fee for members (payable to self)	none			
<b>Coin Counting Services</b>			<b>Safe Deposit Box</b>	
Fee for members			2 in. x 5 in. box	\$25 per year
When the total coins counted amount is:			3 in. x 5 in. box	\$30 per year
\$199.99 and less	No fee		4 in. x 5 in. box	\$30 per year
\$200 and more*	2% of total coin amount		5 in. x 5 in. box	\$35 per year
*No fee for minors			2 in. x 10 in. box	\$40 per year
Fee for non-members	15% of total amount		3 in. x 10 in. box	\$40 per year
(any amount, no exceptions)			4 in. x 10 in. box	\$50 per year
<b>Debit Card</b>			5 in. x 10 in. box	\$60 per year
Card replacement	\$5 (rush delivery extra)		6 in. x 10 in. box	\$70 per year
Recurring payment stop	\$5		9 in. x 10 in. box	\$80 per year
Foreign transaction fee	2% of transaction (made in merchants located in foreign country)		10 in. x 10 in. box	\$90 per year
<b>Dividend Checking</b>			Lost one key	\$15
Monthly service charge	\$5		Lost both keys	\$250
<b>Excess Item Fee</b>			Late fee	\$25
(after 6 transfers)	\$5 each, first 3 items \$15 for each additional item		<b>Stop Payment</b>	\$25 per item
<b>Foreign Currency</b>			<b>Wire Transfers</b>	
Deposit of currency (\$499.99 USD and less)**	\$10		Incoming wire transfer	None
Order of currency (\$499.99 USD and less)**	\$10		Outgoing wire transfer	\$25 per transfer
**No fee for deposits/orders \$500+ USD				
Priority shipping	\$10 (any order amount)			
<b>Garnishment Processing</b>	\$75 unless limited by state law			
<b>IRA Outgoing Transfer</b>	\$20			
<b>Loan Fee</b>				
Repossession	\$100			
Skip payment	\$30			
<b>Loan Payment by Debit Card</b>	\$10			
<b>Membership Fee</b>				
18 and older	\$10			
Student 18 and older	\$5			
Under 18	None			
Community Business Partner	None			
Online	None			
Educators	None			
Maximum membership fee at account opening	\$20 (excludes business accounts)			
<b>Money Order</b>	\$3 per item			
<b>Notary Service</b> (for member)	None			
<b>Overdrafts</b>				
NSF item paid fee (created by check, ACH and debit transactions)	\$29			
NSF Item returned	\$29 per presentment			
Overdraft Fee (Privilege pay)	\$29 (\$174 daily limit for overdraft fees in addition to NSF fees)			