

Checking Account / Bill Payment Service	
Fresh Start Checking Account Monthly Maintenance Fee with a minimum of a \$100.00 direct deposit or more	\$10.00/month
Fresh Start Checking Monthly Maintenance Fee without direct deposit of \$100.00 or more	\$15.00/month
Business Checking Account Monthly Maintenance Fee	\$7.50/month
Check Certification - Member	\$2.00
Check Certification - Non Member	\$5.00
Check Printing	varies
Copy of Cleared Check	\$5.00
NSF Fee (check or ACH, returned or paid)	\$30.00
Courtesy Pay Fee (check or ACH paid)*	\$30.00
Temporary Checks	\$5.00
Bill Payment (No charge for Members with Premium Checking)	\$4.95/month
Bill Payments Stop Payment	\$30.00
Bill Payment Research / Copy Fee	\$7.50
ATM/Debit Card	
ATM/MasterMoney NSF Fee	\$30.00
ATM/MasterMoney - Courtesy Pay Fee*	\$30.00
ATM Away Machine Transaction Fee	\$2.00
ATM/MasterMoney Replacement Card Request	\$5.00
ATM/MasterMoney PIN Reissue	\$2.00
Consumer Loan / Credit Card	
Statement Copy	\$5.00
Replacement Card Request	\$5.00
Loan Skip A Payment Fee	\$25.00
Loan Rate Adjustment	\$25.00
Subordination of Lien	\$150.00
Lien Placement/Verification	\$10.00
Legal Fees	
Levies, Writs & Garnishment	\$75.00
Collection Fee	\$25.00
Safe Deposit Box (SDB)	
SDB Replacement Key	\$40.00
SDB Key Deposit	\$20.00
SDB Drilling	cost
SDB 3" x 5" x 21"	\$25.00/year
SDB 3" x 10" x 21"	\$35.00/year
SDB 5" x 10" x 21"	\$45.00/year
SDB 10" x 10" x 21"	\$65.00/year
Wire Transfer Fees	
Domestic Outgoing	\$20.00
Foreign Outgoing	\$50.00
Miscellaneous Services Fees	
Account Histories	\$1.00/page
Account Research (1 hour minimum)	\$25.00/hour
Statement Copy	\$5.00
Stop Payments	\$30.00
Inactive / Dormant (after 1 year of no activity)	\$5.00/month
Foreign Negotiable Items	\$10.00 + foreign bank fees
Returned Item Fee	\$30.00
Improper Address Fee	\$5.00
Transfer Fee (overdraft, telephone, other)	\$5.00
Loose or Rolled Coin Processing (over \$10)	5% of total
Prime Share Account Early Closing (6 mos or less)	\$5.00
Escheat Fee	\$25.00
Item Redeposit Fee	\$15.00
Copy / Fax Fee	\$1.00/page
Visa Gift Card	\$4.00
Reloadable Visa TravelMoney Card	\$4.00
Reload fee for Visa TravelMoney Card	\$2.00
Notary Fee	\$5.00
Medallion Signature Guarantee Fee	\$10.00
Account Verifications	\$5.00
Copy of Cashier Check	\$5.00
Money Order	\$2.00
Check Cashing Fee when no other services exist (checks totaling over \$50.00)	\$3.00
Cashier Check - Member	\$2.00
Cashier Check - Non Member	\$10.00
NSF Fee (ACH returned)	\$30.00