

Fee Schedule

Effective April 1, 2017

SAVINGS ACCOUNTS

Christmas Club (\$18) Early Withdrawal, each	\$10
Excessive Withdrawals (\$1,\$5,\$6), after 3 free per month	\$4
New Member Fee, one-time.....	\$5
Savings Accounts	
Regular Shares (\$1)	Free
Minor Shares (\$5, \$6).....	Free
Vacation Club (\$17).....	Free
Christmas Club (\$18)	Free

CHECKING ACCOUNTS FEES

Check Orders.....	cost
Copy of Check, per check.....	\$3
Overdraft Protection from Savings, per transfer	\$10
Overdraft Protection from Visa, per transfer.....	Free
Checking Accounts	
Simply Free Checking (\$13), per month	Free
Classic Checking (\$11) - balances > \$3,500, per month	Free
Classic Checking (\$11) - balances ≤ \$3,500, per month	\$6
Smart Start Checking (\$16), per month.....	Free
Second Chance Checking (\$15), per month	\$7

NSF FEES

NSF Honored/Reprocessed/Returned, per item.....	\$30
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PLASTICS

Card Replacement, per card	\$5
Gift Card, per card.....	\$2
Late Payment - Credit Card, each	\$25
Travel Card, per card.....	\$2
Copy of Purchase Receipt, each	\$3-10

WIRE TRANSFERS & ACH ORIGATION

Wire Transfer - Incoming, per wire.....	\$10
Wire Transfer - Outgoing, per wire.....	\$25
Wire Transfer - Western Union, per wire	\$25
ACH Origination, one-time	\$2.50
ACH Origination, re-occurring.....	Free

SAFE DEPOSIT BOX FEES

Annual Box Rental	
3x5, per box	\$15
3x10, per box	\$30
4x10, per box	\$45
5x10, per box	\$60
10x10, per box	\$100
Drilling/Lost Key	\$100

ONLINE SERVICES

Bill Pay	
Enrollment, one-time	\$5
Service Fee (enrolled in e-statements), monthly.....	Free
Service Fee (not enrolled in e-statements), monthly	\$6.50
E-Statements	Free
Online/Mobile Banking	Free
Voice Response Telephone Banking	Free

OTHER FEES

Account Research, per hour	\$10
Cashier Checks, each	\$1
Copy of Statement, each	\$2
Dormant/Inactive Account, per month.....	\$5
<i>(No activity for 12 months, over 18 years old)</i>	
Dormant/Inactive Account-Cannot Locate, per month.....	\$25
<i>(No activity for 12 months)</i>	
Loan Application, each	\$10
Loan Application/STS, each.....	\$20
Loan Payment by Phone with Debit Card, each	\$10
Merchant Cashier Check, per item	\$20
Money Orders, each	\$2
Notary.....	\$10
Returned Statement Fee, each	\$25
Senior Class Annual Membership, per year	\$20
Skip-A-Pay, per loan	\$35
Stamps.....	cost
Stop Payment , each.....	\$30
Tax Levy, each.....	\$25