



Schedule of Fees & Charges – Effective August 1, 2025

Money Transfer Fees	Fee
Wire Transfer Standard Outbound	\$30 (FREE for “standard” inbound)
Funds Transfer <i>Next Day</i> Inbound/Outbound	\$5 (FREE for “standard” inbound & outbound)
Bill Payment <i>Expedited</i> Funds via ACH	\$8
Bill Payment <i>Expedited</i> Funds via FedEx Delivery	\$45
External Loan Payment	\$10
Plastic Card Fees	
Replacement for Visa® Debit Card	\$25 (FREE thru digital banking)
Replacement for Visa Debit Card Rush	\$45
Foreign ATM Withdrawal (after first 5 FREE)	\$3
Foreign ATM Inquiry (after first 5 FREE)	\$1
Foreign Point of Sale Withdrawal	FREE
Foreign Cardholder ATM Withdrawal	\$3
Savings, Checking, and Money Market Accounts	(Per Item)
Overdraft Privilege	\$30
Insufficient Funds	\$30
Overdrawn	\$30
Returned Deposit Item	\$20
Stop Payment (for 6 months)	\$30 (\$15 thru digital banking)
Check Printing	Varies by Check
Foreign Check Collection	Fed Charge Passed on to Member
Check Copy	\$5
Money Market Excess Check (after 3)	\$20
Account/Other Fees	Fee
Early Holiday Club Withdrawal	\$10
Cashier's Checks	2 FREE/Day, then \$5/Check
Money Orders	2 FREE/Day, then \$5/Money Order
Copy of Statement	\$5
Account Reconciliation/Research	\$30/Hour (minimum of 1 hour)
Garnishment/Notice of Levy	\$50
Verification of Account	\$30
Returned Address	\$10/Month
Inactive Account	\$10/Month (after 18 months of inactivity)
Close Account Within 90 Days	\$10
Notary for Non-Members	\$5/Seal (FREE for members)
Skip Pay	\$35
Paper Statements	\$5/month paper statements (FREE e-statements)

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