



## Schedule of Fees & Charges – Effective October 1, 2026

| <b>Money Transfer Fees</b>                             | <b>Fee</b>                                     |
|--------------------------------------------------------|------------------------------------------------|
| 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                                           |
| <b>Plastic Card Fees</b>                               |                                                |
| 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 Fee                  | \$3                                            |
| <b>Savings, Checking, &amp; Money Market Accounts</b>  | <b>(Per Item)</b>                              |
| 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                                |
| Check Copy                                             | \$5                                            |
| Money Market Excess Check (after 3)                    | \$20                                           |
| <b>Account/Other Fees</b>                              | <b>Fee</b>                                     |
| 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 Fee                                           | \$35                                           |
| Paper Statements                                       | \$5/month paper statements (FREE e-statements) |

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