FEE SCHEDULE
Effective Date: September 1st, 2018

FEES AFFECTING ALL ACCOUNTS:
- ACH/Check Return: $25 per item
- Return Deposit Item: $25 per item
- Account Closing Within 60 Days: $25 per account
- Statement Copy: $5 per copy

CHECKING ACCOUNT FEES:
- Overdrafts– Paid or Returned: $25 per item
- ATM– Empty Envelope: $50 per occurrence
- Courtesy Pay for ACH & Checks: $25 per item
- Courtesy Pay for Withdrawal in Branch: $35 per occurrence
- Stop Payment– One Check: $25 per check
- Stop Payment- Two or More Checks: $35 per occurrence
- Transfer from Savings to Cover NSF: $3 per occurrence
- Account Closed for Abuse: $50 per account
- Check Copy: $5 per copy

DEBIT CARD FEES:
- Replacement of Damaged Card: $5 per occurrence
- Replacement of Lost or Stolen Card: $10 per occurrence
- Over 8 ATM Withdrawals: $1 per occurrence
- Pin Reminder/Change Fee: $5 per occurrence

MISCELLANEOUS FEES (Non– Truth in Savings):
- Mail Returned Undeliverable: $5 per occurrence
- Account Reconciliation: $35 per hour
- Wire Transfer (incoming): $10 per transfer
- Wire Transfer (outgoing): $20 per transfer
- KWIK Advance under $100: $5 per occurrence
- Inactive Bill Payer (60 consecutive days of inactivity): $5 per month
- Judgment Fee: $50 per occurrence
- Tax Levy or Garnishment Received: $30 per occurrence
- Shared Branching (over 10 per month): $3 per withdrawal
- Check by Phone: $5 per item
- Dormant Account: $5 per month
- Savings Account Reinstatement Fee: $30 per occurrence
- Repossession Fee: $50 per occurrence
- Credit Bureau Corrections: $30 per occurrence
- Credit Union Check (over 1 a day): $3 per check
- Christmas Club Early Withdrawal (over 1 withdrawal annually): $3 per occurrence
- Savers Sweepstakes Early Withdrawal: $10 per occurrence