

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