

SCHEDULE OF FEES AND CHARGES

Effective 3/1/25

GENERAL (for all accounts unless otherwise indicated)

Photocopy Services (per page)	\$1
Research Fee	\$25/hr
Returned Deposit Item	\$20
Returned Mail Fee	\$5 per item
Non-Member Cashing On-Us Check	\$5
Stop Payment	\$25
Wire Transfer: Domestic	\$25
International	\$35
Incoming	\$10
Paper Statement Fee*	\$3
Regular Share Account Low Balance (per month)	\$5
<i>After 12 months of inactivity in member's account(s) and an aggregate balance of less than \$50</i>	
Processing of Legal Documents (Levy)	\$50
Processing Domestic/Foreign Collections	\$25
IRA Transfer to Another Institution	\$50
ECM	\$15
All Recurring Web Payments	\$1
One-Time Web Payment Fee	\$4.95
Escheat Processing Fee	\$2
Skip-A-Pay	\$25
Internal Auto Refinance	\$100
ID Theft Protection	\$5/mo

CHECKING ACCOUNTS

Check Orders	Charges based on style and quantity
Retrieval and copy of paid check (2 free per statement cycle)	\$2
Line of Credit Overdraft Protection	\$5
Share Overdraft Protection	\$10
NSF/UCF Returned Item (Includes all Share Accounts)	\$32
Courtesy Pay Fee (per item)	\$32

ATM CARD & ATM/DEBIT CARD

ATM Transaction Fees:

CO-OP/ATM w/ less than \$300 per day, aggregate balance in Share & Certificate accounts (per transaction-First 5 Free)	\$1.50
All Other ATMs**	\$3
Card Replacement Fee	\$6
Rush Card Fee	\$20
Foreign Transaction Fee	Up to 1% of transaction amount
Overdrawn Fee — ATM/Debit Card (per item)	\$32
ATM Deposit Adjustment (per occurrence)	\$10

*Members under 18 and over 65 years of age are not charged a fee for paper statements. **Transactions at certain ATMs on systems that are not owned by our Financial Institution may be subject to a service fee charged by the owner of the terminal. This fee may be imposed by a national, regional or local automated transfer network that is used to facilitate the transaction.



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