



**FEES & SERVICES**

**ATM & CHECKCARDS**

ATM/Debit Card First Initial Card Fee .....\$ 5.00  
ATM/Debit & Visa Card Replacement .....\$10.00  
Foreign ATM Fee .....\$ 2.00  
PIN Reminder .....FREE  
Cash Advance .....\$10.00

**CHECKING ACCOUNTS**

Check Order (First Order) .....FREE  
Draft Copy Fee .....\$ 2.00  
Checking Stop Pay .....\$25.00

**OVERDRAFT FEES**

Automatic Transfer .....\$ 3.00  
Overdraft Item Fee .....\$25.00  
Return Item Fee .....\$25.00

**REGULATION D VIOLATION**.....\$25.00

**ONLINE BANKING**

Member Account Access .....FREE  
E-Statements .....FREE

**BILL PAY**

Per Bill Paid .....FREE  
Person-to-Person .....FREE  
Expedited Payment .....\$14.95  
Popmoney, per item .....\$ 0.50

**MOBILE BANKING**

Member Account Access .....FREE  
Mobiliti .....FREE

**EARLY WITHDRAWALS**

**Christmas Club Account**

- > First withdrawal loss of dividends for the year
- > Second withdrawal closes Club

**Certificates**

- > Early Redemption Penalty 30 - 60 day  
penalty dependent upon terms of certificate

**LOAN ACCOUNTS**

Deferral Request .....\$20.00  
Loan App Fee.....\$25.00  
Lien Fee .....\$15.00  
In House Refinance .....\$50.00  
UCC Fee .....\$30.00  
Multiple Advance Fee .....\$10.00  
Returned Check Fee .....\$10.00  
(deposited or applied toward loan)

**IRA FEE** .....\$10.00/year

**ACCOUNT RECONCILIATION**.....\$20.00/Hour

**INACTIVE ACCOUNT** .....\$ 2.00/month  
Member Accounts that are under a \$25.00 balance,  
no activity for 180 days and no other services will have  
their account closed when a \$0 balance occurs.

**FAX SERVICES**

Incoming & Outgoing .....\$ 1.00/fax

**PHOTOCOPY** .....\$ 0.05/page

**PREPAID CARDS**

Visa Gift Card .....\$ 5.00/card  
Visa Travel Money Card Fee .....\$ 5.00/card  
Reload Visa Travel Money Card Fee .....\$ 2.00/time  
Visa Everyday Card .....\$ 5.00

**CREDIT CARDS**

Replacement Card Fee .....\$10.00  
Credit Card Late Fee .....\$20.00  
Visa Balance Transfer .....FREE  
Cash Advance .....\$10.00

**STOP PAYMENT**.....\$25.00

**MONEY ORDERS** .....\$ 2.00/item

**CASHIER'S CHECKS** .....\$ 3.00/item

**STATEMENT HISTORY** .....\$ 5.00

**NOTARY SERVICES**

Members .....FREE  
Non-members .....FREE

**WIRES**

Domestic .....\$15.00  
International .....\$45.00

**COIN COUNTING** .....FREE for Members  
Non-Members .....10% of coin balance

**ACH**

ACH Fee, one time .....\$15.00  
ACH origination return .....\$10.00  
(deposited or applied toward loan)  
Unauthorized EFT Return Fee .....\$25.00/item  
ACH Stop Pay .....\$25.00

**SAFE DEPOSIT BOXES**

3x10 .....\$20.00/year  
5x10 .....\$30.00/year  
10x10 .....\$40.00/year  
Security Deposit .....\$50.00





**RATES FOR SAVING, CHECKING AND CERTIFICATE ACCOUNTS**

<b>Effective Date: 5.01.17</b>	<b>Dividend Rate</b>	<b>Annual % Yield</b>
<b>Shares:</b>		
\$25-\$499.99	0.03%	0.03%
\$500-\$999.99	0.05%	0.05%
\$1000 & Above	0.10%	0.10%
<b>Super Shares:</b>		
\$1000-\$4999.99	0.08%	0.08%
\$5000-\$9999.99	0.10%	0.10%
\$10000-\$24999.99	0.12%	0.12%
\$25000 & Above	0.15%	0.15%
<b>Share Drafts:</b>		
\$100-\$499.99	0.02%	0.02%
\$500-\$999.99	0.04%	0.04%
\$1000 & Above	0.06%	0.06%
<b>Christmas Club:</b> Penalty for early withdrawal		
\$25-\$5000	1.00%	1.00%
\$5000 & Above	0.10%	0.10%
<b>Club 18:</b> <small>Penalty for early withdrawal</small>	1.75%	1.75%
<b>Funeral Trust Accounts:</b>	1.75%	1.75%
<b>IRA Shares:</b>		
\$25-\$499.99	0.50%	0.50%
\$500-\$999.99	0.75%	0.75%
\$1000 & Above	1.00%	1.00%
<b>Share Certificates:</b> Special terms/higher rates may apply		
6 Month	0.25%	0.25%
12 Month	0.40%	0.40%
18 Month	0.65%	0.65%
24 Month	0.80%	0.80%
30 Month	0.80%	0.80%
36 Month	1.00%	1.00%
<b>Certificate Plus - 60 month with options to increase rate once during term</b>		
	1.75%	1.75%
<b>IRA Certificates:</b> 0.25% above share certificate rates		