



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 ^(share & overdraft line of credit) ...	\$ 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	\$10.00
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

Statement History Return\$ 5.00

NOTARY SERVICES

Members	FREE
Non-members	FREE

WIRES

Domestic	\$15.00
International	\$45.00

COIN COUNTINGFREE for Members

Non-Members10% of coin balance

ACH

ACH Fee, one time	\$15.00
ACH origination return	\$10.00
(deposited or applied toward loan)	
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

Effective Date: 12.01.17	Dividend Rate	Annual % Yield
Shares:		
\$25-\$499.99	0.03%	0.03%
\$500-\$999.99	0.05%	0.05%
\$1000 & Above	0.10%	0.10%
Super Shares:		
\$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%
Share Drafts:		
\$100-\$499.99	0.02%	0.02%
\$500-\$999.99	0.04%	0.04%
\$1000 & Above	0.06%	0.06%
Christmas Club: Penalty for early withdrawal		
\$25-\$5000	1.00%	1.00%
\$5000 & Above	0.10%	0.10%
Club 18: <small>Penalty for early withdrawal</small>	1.85%	1.86%
Funeral Trust Accounts:	1.85%	1.86%
IRA Shares:		
\$25-\$499.99	0.50%	0.50%
\$500-\$999.99	0.75%	0.75%
\$1000 & Above	1.00%	1.00%
Share Certificates: Special terms/higher rates may apply		
6 Month	0.45%	0.45%
12 Month	0.65%	0.65%
18 Month	0.85%	0.85%
24 Month	1.00%	1.00%
30 Month	1.00%	1.00%
36 Month	1.20%	1.20%
Certificate Plus - 60 month with options to increase rate once during term		
	1.85%	1.85%
IRA Certificates: 0.25% above share certificate rates		