



# Schedule of Fees and Charges

Current as of February 15, 2024

## Premium Savings

Excess Withdrawal \$5.00  
 Withdrawal, draft paid, automatic transfer  
 or payment out of the account in excess of  
 1 per month

## Business Premium Checking

Monthly Maintenance Fee \$8.00/month

## Business Interest Bearing Checking

Monthly Maintenance Fee \$5.00/month

## Business Checking 300

Charge Per Item (After 300) \$0.25/item

## High Yield Money Market

If balance falls below \$2,500 \$5.00/month

## Miscellaneous Fees

ATM/DEBIT Card Replacement \$10.00/card

Attachment/Levy \$100.00

Non-Sufficient Funds (NSF\*\*) \$28.00 per item  
 - Under 19/65 and Older \$5.00 per item

Return Deposit Item \$5.00

Escheatment \$75.00

Lost Passbook \$15.00

Official Check \$5.00

Money Order \$3.00

Stop Payments \$25.00 each

Phone Payments  
 Varies by transaction type and amount

Foreign Check Deposit\*\*\* Varies

Paper Statement Fee \$2.00 per mail statement  
 - Under 19/65 and Older Waived

Overdraft Transfer Fee \$5.00/day

Research (1 hour minimum) \$20.00/hour

Inactive Account<sup>+</sup> \$5.00/month

Check Reorders  
 (Fee amount may vary based on the type of check)

Wire Transfer - Domestic Outgoing \$25.00

Wire Transfer - International Outgoing \$50.00

Wire Transfer - Incoming \$10.00

**A Membership savings account balance of \$5.00 is required for Credit Union Membership. Other institutions may impose fees for use of their ATM.**

\*\* A Non-Sufficient Funds Fee (NSF) will be charged per item for an overdraft created by a check or share draft, in-person or ATM withdrawal, ACH debit, POS purchase, or other electronic means, whether the item is returned or paid. Multiple NSF fees could be charged on the same item if the merchant presents the item multiple times.

\*\*\* Items drawn on foreign financial institutions that you present to us for deposit will be sent for collection. The funds will not be credited to your account until we receive the collected funds. This may take four to eight weeks. You are responsible for all fees and charges that we incur during the collection process. The amount of these fees and charges varies by country.

+ An account is considered to be inactive if for 12 months or more no withdrawals or deposits, other than credited dividends, have been made to the account and we have received no communication from you about the account. The inactive Account Fee is waived for members under the age of 19, and ages 65 and older.



NMLS #447563