

## Schedule of Fees & Charges

### ATM/Bill Payment Service/Debit Card

ATM/Master Money NSF Fee	\$21.00
ATM Away Machine Transaction Fee	\$1.00
ATM/MasterMoney Capture (Misuse)	\$25.00
ATM/MasterMoney Replacement (1 free/year)	\$10.00 for add'l
ATM/MasterMoney PIN Reissue	\$2.00
Bill Payment <sup>(1)</sup>	\$3.99/month

### Checking/Cashier's Checks/ Money Orders/Traveler's Cheques

Value Checking Monthly Maintenance Fee	\$4.00/month
Business Checking Account Monthly Maintenance Fee	\$5.00/month
Cashier Check - Member	\$1.00
Cashier Check - Non Member	\$5.00
Check Certification	\$1.00
Check Cashing Fee when no other services exist	2% of check - \$.25 min.
Check Printing	varies
Copy of Cleared On-Us Check	\$5.00
Copy of Checks received over the counter (not on-us)	\$7.50
Copy of Cashier Check	\$7.50
Money Order	\$1.00
NSF Fee (checks or ACH, returned or paid)	\$21.00
Temporary Checks	\$5.00
Traveler Cheques - Dual Signature	.50 cents per \$100.00
Traveler Cheques - Gift Check	\$2.50 per check

### Money Market

Money Market Closing within 30 days of opening	\$10.00
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### Safe Deposit Box (SDB)

Safe Deposit Box replacement key	\$10.00
Safe Deposit Box Key deposit	\$20.00
Safe Deposit Box Drilling	\$200.00
SDB Box 3"x5"x21"	\$20.00 per year
SDB Box 3"x10"x21"	\$35.00 per year
SDB Box 5"x10"x21"	\$45.00 per year
SDB Box 10"x10"x21"	\$60.00 per year

### Miscellaneous Fees

Account Histories	\$1.00 per page (1st page free)
Account Research	\$10.00 per 1/2 hour
Statement copy	\$2.00 per page
Stop payments	
- Placement	\$10.00
- Presentment	\$11.00
Inactive/Dormant Account Fee	\$5.00 per month
Foreign Negotiable Items	Current rate + \$10.00 + bank charges
Levy & Garnishment Fee	\$35.00
Night Deposit bag (refundable deposit)	\$25.00
Third Party NSF	\$21.00
Wire Transfer - domestic	\$20.00
Wire Transfer - foreign	\$35.00
Improper Address Fee	\$3.00 per month
Transfer Fee (overdraft, telephone, other)	\$5.00 per transaction
Loose or Rolled Coin Processing (over \$10.00) <sup>(2)</sup> (No charge to Ages 18 and Younger)	5% of total
Prime Account Early Closure (6 months or less)	\$5.00

(1) No charge for those members with Premium Checking Accounts.  
 (2) One free transaction per each calendar quarter.