

Fee Schedule

Effective November 1, 2017

SAVINGS ACCOUNTS

Christmas Club (\$18) Early Withdrawal , each	\$10
Excessive Withdrawals (\$1,\$5,\$6) , after 3 free per month	\$4
New Member Fee , one-time.....	\$5
Savings Accounts	
Regular Shares (\$1)	Free
Minor Shares (\$5, \$6)	Free
Vacation Club (\$17)	Free
Christmas Club (\$18)	Free

CHECKING ACCOUNTS FEES

Check Orders	cost
Copy of Check , per check	\$3
Overdraft Protection from Savings , per transfer	\$10
Overdraft Protection from Visa , per transfer.....	Free
Checking Accounts	
Simply Free Checking (\$13), per month	Free
Classic Checking (\$11) - balances > \$3,500, per month	Free
Classic Checking (\$11) - balances ≤ \$3,500, per month	\$6
Smart Start Checking (\$16), per month.....	Free
Second Chance Checking (\$15), per month	\$7

NSF FEES

NSF Honored/Reprocessed/Returned , per item	\$30
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PLASTICS

Card Replacement , per card	\$20
Gift Card , per card.....	\$2
Late Payment - Credit Card , each	\$25
Travel Card , per card.....	\$2
Copy of Purchase Receipt , each	\$3-10

WIRE TRANSFERS & ACH ORIGATION

Wire Transfer - Incoming , per wire.....	\$10
Wire Transfer - Outgoing , per wire.....	\$25
Wire Transfer - Western Union , per wire	\$25
ACH Origination , one-time	\$2.50
ACH Origination , re-occurring.....	Free

SAFE DEPOSIT BOX FEES

Annual Box Rental	
3x5, per box	\$15
3x10, per box	\$30
4x10, per box	\$45
5x10, per box	\$60
10x10, per box	\$100
Drilling/Lost Key	\$100

ONLINE SERVICES

Bill Pay	
Enrollment, one-time	\$5
Service Fee (enrolled in e-statements), monthly.....	Free
Service Fee (not enrolled in e-statements), monthly	\$6.50
E-Statements	Free
Online/Mobile Banking	Free
Voice Response Telephone Banking	Free

OTHER FEES

Account Research , per hour	\$10
Cashier Checks , each	\$1
Copy of Statement , each	\$2
Dormant/Inactive Account , per month.....	\$5
<i>(No activity for 12 months, over 18 years old)</i>	
Dormant/Inactive Account-Cannot Locate , per month	\$25
<i>(No activity for 12 months)</i>	
Loan Application , each	\$10
Loan Application/STS , each.....	\$20
Loan Payment by Phone with Debit Card , each.....	\$10
Merchant Cashier Check , per item	\$20
Money Orders , each	\$2
Notary	\$10
Returned Statement Fee , each.....	\$25
Senior Class Annual Membership , per year	\$20
Skip-A-Pay , per loan	\$35
Stamps	cost
Stop Payment , each.....	\$30
Tax Levy , each.....	\$25