

FEE DISCLOSURE - EFFECTIVE November 16, 2022

SERVICE	DESCRIPTION	FEE AMOUNT
Regular Share Service Fee	Less than \$100 combined average daily balances in all deposit accounts and loans	\$5.00 per month
	Over \$100 in combined total average daily balances in all deposit accounts and loans	FREE
	Kasasa Saver®, Kasasa Cash Back, Mutual Debit Account	FREE
Account Research	One hour minimum	\$25.00 per hour
ATM	Out of Network ATM Inquiry, Transfer, or Withdrawal	\$1.00 per item
Bad Address	Mail/Statements Returned by U.S. Postal Service	\$5.00 per occurrence
Card Replacement	VISA® Debit Card or ATM Replacement	\$10.00
	Expedited Delivery Fees	\$50.00
Cashier's Check	Cashier's Check	\$3.00 per item
Checking Account Service Fees	Mutual Debit Account	No monthly fee if enrolled in estatements. \$2.00 per month if statements are mailed. Members 18 and younger are exempt from statement fee.
	Kasasa Cash Back®	FREE
Coin Redemption	Members	FREE
Copy/Retrieval	Account Activity Printout	\$2.00
	Copy of Statement (Fee per month requested)	\$2.00 per month
Dormant Membership	Dormancy is defined as a membership with no transactions within a 12-month rolling period.	\$5.00 per month
IRA Fees	IRA Account Maintenance	\$10.00 per year for each IRA account
	IRA Early Withdrawal	\$25.00 per withdrawal
Legal Process Fee	IRS Levy, Garnishment, Subpoena, Subordination, Escheatment or Other Items	Minimum \$50.00 per item
Membership Fee		\$5.00
Money Order Purchase	Money Orders	\$1.00
Non-Sufficient Funds	Check, debit, or ACH item returned unpaid or paid by Courtesy Pay	\$29.00 each time an item is returned unpaid or paid in the overdraft
	Overdraft Transfer Fee	\$3.00 per item
Safe Deposit Box	Annual Rental	Varies by box size
	Box Drilling / Rekey Fee	\$120.00
Stop Payment	Stop Payment Fee for ACH, Checks, Cashier's Checks, Money Orders and Recurring Debits	\$29.00 per item
Wire Transfers	Outgoing Domestic Wire Transfer	\$20.00
	Incoming Domestic Wire Transfer	\$20.00
Message Pay	Payments from an outside source using an account # or card	\$5.99 per transaction

BUSINESS FEE DISCLOSURE - EFFECTIVE MARCH 27, 2023

BUSINESS ACCOUNTS	DESCRIPTION	FEE AMOUNT
Business Basic Checking	Monthly Maintenance Fee	FREE
	Transaction Fee	Excess transactions (checks paid/other debits/credits deposited items) No fee for first 500 transactions per statement cycle, then \$0.50 per item thereafter. No excess transaction fee for debit card transactions.
	Cash Deposit Processing Fee	No fee for the first \$5,000 in cash deposited per statement cycle, then 0.15% of amount over \$5,000
	Cash Disbursed Processing Fee Courier Fee	\$0.50 per Coin Roll, \$1.00 per Currency Strap \$25.00 per trip
Business Plus Checking	Monthly Maintenance Fee	\$10.00
	Transaction Fee	Excess transactions (checks paid/other debits/credits deposited items) No fee for first 1000 transactions per statement cycle, then \$0.25 per item thereafter No excess transaction fee for debit card transactions.
	Cash Deposit Processing Fee	No fee for the first \$5,000 in cash deposited per statement cycle, then 0.15% of amount over \$5,000.
	Cash Disbursed Processing Fee Courier Fee	\$0.50 per Coin Roll, \$1.00 per Currency Strap \$25.00 per trip
SERVICE FEES	DESCRIPTION	FEE AMOUNT
Account Research	One hour minimum	\$25.00 per hour
ATM	Out of Network ATM Inquiry, Transfer, or Withdrawal	\$1.00 per item
Bad Address	Mail/Statements Returned by U.S. Postal Service	\$5.00 per occurrence
Card Replacement	VISA Debit Card	\$10.00
Cashier's Check	Cashier Check	\$3.00 per item
Copy/Retrieval	Account Activity Print Out	\$2.00
	Copy of Statement (Fee per month requested)	\$2.00 per month
Deposited Item Return		\$10.00 per item
Dormant Membership	Dormancy is defined as a membership with no transactions within a 12-month rolling period.	\$5.00 per month
Legal Process Fee	IRS Levy, Garnishment, Subpoena, Subordination, Escheatment or Other Items	Minimum \$50.00 per item
Membership Fee		\$5.00
Money Order Purchase	Money Orders	\$1.00
Non-Sufficient Funds	Check, debit, or ACH item returned unpaid or paid by Courtesy Pay	\$29.00 per item
	Overdraft Transfer Fee	\$3.00 per item
Safe Deposit Box	Annual Rental	Varies by box size and checking account type.
	Box Drilling / Rekey Fee	\$120.00
Stop Payment	Stop Payment Fee for ACH, Checks, Cashier Checks, Money Orders and Recurring Debits	\$29.00 per item
Wire Transfers	Outgoing Domestic Wire Transfer	\$20.00
	Incoming Domestic Wire Transfer	\$20.00