



FEE DISCLOSURE - EFFECTIVE May 16, 2017

SERVICE	DESCRIPTION	FEE AMOUNT
Account Maintenance	Aggregate share and loan balance less than \$100 and regular share account average daily balance of less than \$100.	\$5.00 per month
Account Research	One hour minimum	\$25.00 per hour
ATM	Out of Network ATM Inquiry, Transfer, or Withdrawal	\$1.00 per item
	Members Advantage Account Withdrawals	FREE
Bad Address	Mail/Statements Returned by U.S. Postal Service	\$5.00 per occurrence
Card Replacement	VISA Debit Card or ATM Replacement	\$7.00
	Delivery of Debit/Credit Card and/or Pin to a Branch	\$15.00
	Expedited Delivery Fees	up to \$65.00
Cashier's Check	Cashier Check	\$3.00 per item
	Members Advantage Cashier Checks	FREE
Check Orders	Varies based on style selected and quantity ordered.	Varies
Checking Account Maintenance Fees	Members Advantage Checking	\$9.50 per month
	Premier Checking	\$5.95 per month
	Regular Checking (if Average Daily Balance is below \$500)	\$3.00 per month
	Regular Checking (if Average Daily Balance is greater than \$500)	FREE
	Free2B Checking	FREE
Closed Membership	Account closed within 90 days	\$10.00
Coin Redemption	Members	FREE
Copy/Retrieval	Account Activity Print Out	\$2.00
	Account Activity Through Online Banking - self-service	FREE
	Copy of Check (Other Financial Institutions)	\$3.00
	Copy of Mutual Check (On Us)	FREE
	Copy of Statement (Fee per month requested)	\$2.00 per month
Excessive Withdrawals	When withdrawals from savings accounts exceed six (6) per month, member will incur a charge for each withdrawal over six (6). Excludes Mutual internal account transfers and Mutual loan transfer payments.	\$2.00 per withdrawal
Inactive Account	Account fee for accounts with no activity for 3 years, aggregate savings less than \$100, and no other service than a Share Savings Account. No fee will be charged for members under 18 and members 65 and older.	\$100.00 per year
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 or Other Items	minimum \$50.00 per item
Membership Fee		\$1.00
Money Order Purchase	Money Orders	\$1.50
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
Rejoin fee	Assessed when a member opens, closes and reopens a membership within a 12 month period.	\$100.00
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 and Recurring Debits	\$29.00 per item
	Stop Payment Fee for Cashier Checks	\$36.00 per item
Wire Transfers	Outgoing Domestic Wire Transfer	\$15.00
	Incoming Domestic Wire Transfer	\$10.00