



FEE DISCLOSURE - EFFECTIVE January 21, 2026

SERVICE	DESCRIPTION	FEE AMOUNT
Savings 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
Membership Reopen Fee	Opened, closed and reopened within 18 months	\$200.00
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, and Mutual Debit Rewards	No monthly fee if enrolled in estatements. \$2.00 per month if statements are mailed. Members 18 and younger are exempt from statement fee.
	MY Debit	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
	Outgoing International Wire Transfer	\$40.00
	Incoming International Wire Transfer	\$40.00
Message Pay	Payments from an outside source using an account # or card	\$5.99 per transaction