Fee Schedule
Effective August 1, 2015

Primary Share Account	
Minimum per share balance required (requirement, not a fee)	$5.00
Minimum balance to earn dividends (requirement, not a fee)	$100.00
Monthly service charge for accounts that are below $100.00 at the end of the month (waived with active checking, loan or estatements)	$3.00
Transaction fee (after 4 withdrawals per month)	$1.00 each
Withdrawal fee for an official check if less than 1,000.00	$5.00
Statement Copy (free thru home banking)	$3.00
Closing Account Fee (if closed within 6 months of opening)	$25.00
Account Reopen Fee (within 6 months of closing) (Plus $5.00 minimum balance which must be deposited to open account)	$25.00
Business Account monthly service charge	10.0
Dormant acct fee (after 18 months of inactivity)	10.00
Regulation D Violation (6 free per month)	5.00 each
Regular Checking Account	
Minimum Balance	$0.00
Non Sufficient Funds (NSF) Fee	$30.00
Overdraft from Line of Credit Fee	$5.00
Overdraft Privilege Fee (ODP)	$30.00
Stop Payment Order	$30.00
Check Copy (free thru home banking)	$5.00
Statement Copy (free thru home banking)	$1.00 per page
Return Item	$30.00
Fresh Start Checking	
Monthly Service Fees	$5.00
Minimum Balance	$0.00
Non Sufficient Funds (NSF) Fee	$30.00
Stop Payment Order	$30.00
Check Copy (thru home banking)	$5.00
Statement Copy (thru home banking)	$1.00 per page
Return Item	$30.00
Overdraft Privilege Fee (ODP)	$30.00

ATM and Debit Cards	
ATM/Debit Card replacement	$10.00
Check Card/ATM/ODP/NSF Fee	$30.00
Unblock Reactivation Fee	$10.00
VISA Cards	
VISA Card Replacement	$5.00
VISA Late Fee	$20.00
Returned Checks	$30.00
Photostatic Copies	$5.00 each
Cash Advance Fee	Free
Annual Fee (Share Secured Cards only)	$30
Other Fees	
Returned Mail (per item)	$5.00
Fax Item (per page)	$1.00
Returned Item	$30.00
Money Order	$1.00
Wire Transfer (outgoing)	$20.00
Wire Transfer (incoming)	$20.00
ACH Return	$30.00
ACH Stop payment place/removed	$30.00
ACH origination/check by phone (waived if reoccurring)	$5.00
Account Reconciliation, per hour (minimum 1 hour)	$20.00
Research Fee (minimum one hour)	$20.00
Garnishment Fee	$25.00
Tax Levy Fee	$50.00
Verification of Deposit Fee	$5.00
Child Support Enforcement Fee	5.00
Credit Analysis Fee	20.00
Annual Safe Deposit Box Rental	Varies
Official Check Replacement Fee	$5.00
Nonmember Transaction fee	$5.00
Third Party Check Cashing Fee	$5.00
Money Market Below $5000 Minimum Balance	$10.00 per month it is below minimum

* Regulation D limits the number of preauthorized, automatic, telephone, electronic (including ACH), online and other transfers and withdrawals not made in person or by ATM, to six (6) per month in accounts not deemed a checking account.

**Based on available balance. Pending Debit Card charges have not been withdrawn from your account may result in an overdraft fee even though your account appears to be within the $30 grace.

Complimentary Services for Members (FREE)

Home Banking Services
Mobile Banking Services
Online Bill Pay Services
eStatements Services
Mailed Paper Statement Services
Audio Response Telephone Teller
Classic Checking Account Monthly Service
Check Cashing Services
Copies Obtained through Home Banking
Chrysler Payroll Deduction Services
Direct Deposit Distribution Services
Re-Occurring ACH Services
NO Debit Card Annual Fee
ATM/Debit Transactions (Machine Surcharge May Apply)
Overdraft Transfer Services
Notary Services
NADA Guides Services
$1000Accidental Death & Dismemberment Insurance
VISA and Mastercard Cash Advance Services
Classic VISA Annual Fee
25 Day Grace Period on VISA Purchases
$30 Grace on Negative Balances to Avoid Overdraft Charge**