

FEE SCHEDULE (effective September 2024)

Christmas Club (S18) Early Withdrawal, each Excessive Withdrawals (S1, S5, S6) (After 3 free per month) \$4 New Member Fee, one-time \$5 Savings Accounts Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS 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 (S13), per month Free Dividends Checking (S11) - balances > \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free PLASTICS Card Replacement, per card \$6 Late payment – credit card, each \$25 Gift Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Outgoing, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$30 4x10, per box \$45 5x10, per box \$60 10x10, per box \$100 Drilling/Lost Key \$100	SAVINGS ACCOUNTS	
(After 3 free per month) \$4 New Member Fee, one-time \$5 Savings Accounts Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS Check Orders cost Copy of Check, per check \$3 Overdraft Protection from Savings, per transfer Free Checking Accounts Simply Free Checking (S13), per month Free Dividends Checking (S11) - balances > \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free Dividends Checking (S16), per month Free PLASTICS Card Replacement, per card \$10/\$20 Late payment – credit card, each \$25 Gift Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$15 3x10, per box \$45 5x10, per box \$45 5x10, per box \$60 10x10, per box \$100	Christmas Club (S18) Early Withdrawal, each	\$10
New Member Fee, one-time \$5 Savings Accounts Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS Check Orders cost Copy of Check, per check \$3 Overdraft Protection from Savings, per transfer Checking Accounts Simply Free Checking (S13), per month Free Dividends Checking (S11) balances > \$1,500, per month Free Dividends Checking (S11) balances < \$1,500, per month Free Plastics Card Replacement, per card \$10/\$20 Late payment – credit card, each \$25 Gift Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$30 4x10, per box \$45 5x10, per box \$45 5x10, per box \$45 5x10, per box \$100	Excessive Withdrawals (S1, S5, S6)	
Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS 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 (S13), per month Free Dividends Checking (S11) - balances > \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free Plastics Card Replacement, per card \$10/\$20 Late payment – credit card, each \$25 Gift Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$30 4x10, per box \$45 5x10, per box \$45	(After 3 free per month)	\$4
Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS Check Orders cost Copy of Check, per check \$3 Overdraft Protection from Savings, per transfer Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free PLASTICS Card Replacement, per card Late payment – credit card, each Gift Card, per card Late payment – credit card, each Gift Card, per card Travel Card, per card Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 5x10, per box 5x10, per box 100 Samuel Sanuel Free	New Member Fee, one-time	\$5
Regular Shares (S1) Free Minor Shares (S5, S6) Free Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS Check Orders cost Copy of Check, per check \$3 Overdraft Protection from Savings, per transfer Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free PLASTICS Card Replacement, per card Late payment – credit card, each Gift Card, per card Late payment – credit card, each Gift Card, per card Travel Card, per card Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 5x10, per box 5x10, per box 100 Samuel Sanuel Free	Savings Accounts	
Vacation Club (S17) Free Christmas Club (S18) Free CHECKING ACCOUNTS 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 (S13), per month Free Dividends Checking (S11) - balances > \$1,500, per month Free Dividends Checking (S11) - balances < \$1,500, per month Free PLASTICS Card Replacement, per card \$10/\$20 Late payment – credit card, each \$25 Gift Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$30 4x10, per box \$45 5x10, per box \$45 5x10, per box \$60 10x10, per box \$100	_	Free
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CHECKING ACCOUNTS Check Orders Copy of Check, per check S3 Overdraft Protection from Savings, per transfer Overdraft Protection from Visa, per transfer Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment - credit card, each S25 Gift Card, per card Late payment - credit card, each S26 Gift Card, per card S2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer - Outgoing, per wire Wire Transfer - Outgoing, per wire S25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 100 100 100 100 100 100 100 100 100 10	Vacation Club (S17)	Free
Check Orders Copy of Check, per check Copy of Check, per check Overdraft Protection from Savings, per transfer Overdraft Protection from Visa, per transfer Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment - credit card, each S25 Gift Card, per card Travel Card, per card Wire Transfer - Incoming, per wire Wire Transfer - Outgoing, per wire SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 100 \$100	Christmas Club (S18)	Free
Copy of Check, per check Overdraft Protection from Savings, per transfer Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment – credit card, each Gift Card, per card Travel Card, per card Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire ACH Origination Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box \$45 5x10, per box \$60 10x10, per box \$100	CHECKING ACCOUNTS	
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Checking Accounts Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment – credit card, each \$25 Gift Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$310, per box \$45 5x10, per box \$60 10x10, per box \$100	Overdraft Protection from Savings, per transfer	\$10
Simply Free Checking (S13), per month Dividends Checking (S11) - balances > \$1,500, per month Pree Dividends Checking (S11) - balances < \$1,500, per month Free Plastics Card Replacement, per card Late payment – credit card, each Gift Card, per card Travel Card, per card \$2 Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire Wire Transfer – Outgoing, per wire SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 10x10, per box 10x10, per box 10x10, per box 11x00 Free	Overdraft Protection from Visa, per transfer	Free
Dividends Checking (S11) - balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Free Plastics Card Replacement, per card Late payment – credit card, each Gift Card, per card Travel Card, per card \$2 Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire ACH Origination Safe Deposit Box FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box	Checking Accounts	
- balances > \$1,500, per month Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment - credit card, each S25 Gift Card, per card Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer - Incoming, per wire Wire Transfer - Outgoing, per wire S25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 5x10, per box 10x10, per box \$100	Simply Free Checking (S13), per month	Free
Dividends Checking (S11) - balances < \$1,500, per month Teen Checking (S16), per month Free PLASTICS Card Replacement, per card Late payment - credit card, each Gift Card, per card \$25 Travel Card, per card \$2 Travel Card, per card \$2 WIRE TRANSFERS & ACH ORIGINATION Wire Transfer - Incoming, per wire Wire Transfer - Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 10x10, per box \$60 10x10, per box	Dividends Checking (S11)	
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Card Replacement, per card Late payment – credit card, each S25 Gift Card, per card Travel Card, per card WIRE TRANSFERS & ACH ORIGINATION Wire Transfer – Incoming, per wire Wire Transfer – Outgoing, per wire ACH Origination SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box 3x10, per box 4x10, per box 5x10, per box 10x10, per box 10x10, per box 110x10	PLASTICS	
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Wire Transfer – Incoming, per wire \$10 Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$15 3x10, per box \$30 4x10, per box \$45 5x10, per box \$60 10x10, per box \$100	Travel Card, per card	\$2
Wire Transfer – Outgoing, per wire \$25 ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$15 3x10, per box \$30 4x10, per box \$45 5x10, per box \$60 10x10, per box \$100	WIRE TRANSFERS & ACH ORIGINATION	
ACH Origination Free SAFE DEPOSIT BOX FEES (Annual Fee) \$15 3x5, per box \$30 4x10, per box \$45 5x10, per box \$60 10x10, per box \$100	Wire Transfer – Incoming, per wire	\$10
SAFE DEPOSIT BOX FEES (Annual Fee) 3x5, per box \$15 3x10, per box \$30 4x10, per box \$45 5x10, per box \$60 10x10, per box \$100		\$25
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E-Statements	Free
Online/Mobile Banking	Free
NSF	
Honored/Reprocessed/Returned, per item	\$30
OTHER FEES	
Account Research, per hour	\$10
Copy of Statement, each	\$2
Dormant/Inactive Account, per month	\$5
Dormant/Inactive-Cannot locate, monthly	\$25
(No Activity for 12 months, over 18 years old)	
Loan Application, each	\$15
Loan Application/STS, each	\$20
Loan Payment by Phone (with debit card)	\$10
Merchant Cashier Check, per item	\$20
Money Orders, each	\$2
Returned Statement Fee, each	\$25
Senior Class Annual Membership, per year	\$20
Skip-A-Pay, per loan	\$35
Stamps	cost
Stop Payment, each	\$30 \$25
Tax Levy, each	\$23

ONLINE SERVICES