



FEE SCHEDULE

CHECKING ACCOUNT FEES

Monthly Checking:	
Basic Checking.....	\$5.00
With Direct Deposit of at least \$500 per month.....	FREE
Epic Checking.....	\$7.00
Epic Platinum Checking.....	\$10.00
Copy of Cancelled GNO Check (FREE using home banking).....	\$5.00
Counter Check Fee (set of 4 checks).....	\$4.00
Courtesy Pay.....	\$30.00
Insufficient Funds (NSF) per item.....	\$25.00
Overdraft Transfer Fee.....	\$5.00
Returned Item (each item).....	\$15.00
Stop Payment (per request).....	\$30.00

CARD & LOAN FEES (DEBIT & CREDIT)

Loan Late Payment Fee.....	10% of payment due; \$35 min; whichever is greater
Loan Payment Processing Convenience Fee.....	\$15.00
Loan Processing Fee.....	\$35.00
Skip-A-Pay Program (max 2 skips per year).....	\$40.00 ea
Foreign Transaction Fee.....	1% of each transaction in U.S. \$
Credit Card Late Payment Fee.....	\$25 first occurrence; \$30 thereafter
Credit Card Cash Advance Fee.....	3% of each advance; or \$5.00; whichever is greater
Card Replacement Fee.....	\$7.50
Returned Payment Fee (each item).....	\$15.00

CREDIT UNION MEMBERSHIP

New Member Fee.....	\$5.00
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OTHER SERVICE FEES

Account Close Fee.....	\$10.00
Account Closed within 3 mos. of Opening.....	\$20.00
Account Reconciliation/Research.....	\$25.00/hr; 1 hr. min
Cashier's Check: Member.....	\$5.00
Cashier's Check: Non-Member.....	\$15.00
Collateral Protection Insurance (CPI).....	1% of CPI premium minimum of \$25
Escheatment Fee.....	\$75.00

OTHER SERVICE FEES (CONTINUED)

Gift Cards.....	\$3.95
IRA Annual Maintenance (per member).....	\$15.00
IRA Transfer Out or Termination Charge.....	\$20.00
Money Order (each).....	\$2.00
Notary Fee: Member.....	\$10.00
Notary Fee: Non-Member.....	\$30.00
Telephone Transaction Fee.....	\$2.00
Official Check/Money Order Copy.....	\$5.00
Outgoing Domestic Wire Transfer.....	\$15.00
Outgoing International Wire.....	\$40.00
Paper Statements by Mail.....	\$5.00 per month fee waived for Foundation Club
POA review, VOD, Succession/Estate Documents, Legal Processes- Levies, Liens, Garnishments.....	\$25.00 or actual cost whichever is greater
Draft Collection Fee.....	\$25.00
Priority Shipping of Card.....	\$25.00
Reloadable Debit Cards.....	\$7.95 (\$3.95 to Reload at Branch)
Returned Mail.....	\$10.00 per occurrence
Safety Net Solutions.....	\$15.00
Statement Copy or Acct. History Printout.....	\$5.00 per statement

SAFE DEPOSIT FEES - NEW RENTALS DISCONTINUED 2.1.2026

3" x 10" x 22".....	\$40.00
5" x 10" x 22".....	\$50.00
Safe Deposit Box One Key Lost.....	\$20.00
Safe Deposit Box Both Keys Lost.....	\$30.00 plus locksmith charge to drill

SHARE ACCOUNT FEES

Check Cashing Fee:	
Member.....	Greater of 1% of Check or \$5.00
Non-Member.....	Greater of 1% of Check or \$10.00
Christmas Club & Summer Pay Early Withdrawal.....	\$20.00
Dormancy Fee.....	\$10.00 monthly after 12 mos. w/o activity on share accounts with \$500 or less
Stop Payment (per request).....	\$30.00

Mortgage fees are disclosed through our Mortgage Department.