

Consumer Account Schedule of Fees and Charges

Official Checks	\$3.00
Courtesy Pay Fees	\$35.00
Deposited Items Returned Unpaid; Non-Sufficient Funds Items	\$35.00
Non-Sufficient Funds ACH Items	\$35.00
Account Research and Account Balancing Assistance	\$15.00 / hour
Debit Card Reissue	\$5.00
Visa® Gift Card	\$4.00
Stop Payments (per request)	\$20.00
Outgoing Wire (Domestic)	\$12.00
Outgoing Wire (International)	\$30.00
Draft Copy	\$2.00 / copy
Statement Copy	\$1.00 / page
Interim Statement Fee	\$1.00 / page
Dormant Account	\$3.00 / month
Excessive Transfer Fee - Applies for each transfer, above 3 per month, from one account to another to cover overdrawn accounts.	\$3.00 / item after 3
Escheatment Fee	\$35.00
Returned Mail Fee	\$3.00
Child Support Check Fee	\$5.00
Main Account Closed - Applies if account is closed within 6 months of opening.	\$5.00
Levies, Executions and Garnishments	\$25.00
Account Processing Fee - Fee is reduced by \$3 if member has a loan or credit card or if average aggregated account balance is at least \$50, and by \$1 if enrolled in e-statements. Fee is waived for youth accounts, for members over age 62 or if they have a Health Savings Account.	\$4.00

Effective 3/30/2016

"Member First Service"