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## Schedule of Fees and Charges

EFFECTIVE DATE: September 1, 2021

### CHECKING:

Monthly Service Fee or Per Check Fee .....	None
Account Balancing.....	\$25.00 per hour
Check Copies available via online banking.....	Free
Check Copy Request (picked up) .....	\$3.00
Check Copy Request (mailed) .....	\$5.00
Account History (over 30 days) .....	\$3.00
Statement Copy .....	\$3.00
Returned Deposit Item .....	\$10.00
Stop Payment Fee .....	\$30.00
Certified Check .....	\$3.00
Payment/Transfer Receipt Mailed .....	\$1.00
Overdrafts/Automatic Payment Return (per presentment)	\$30.00
Overdraft Courtesy Tiers:	
First Transaction .....	Free
Second & Third Transactions.....	\$15.00
Fourth , Fifth & Sixth Transactions.....	\$25.00
Seventh Transaction and up .....	\$30.00
Transfer from Shares .....	\$4.00
Transfer from Loans .....	\$4.00
ATM/Debit Card Withdrawals/Deposits.....	None
Debit Card Replacement Card .....	\$6.00

### VISA:

Replacement Card .....	\$5.00
Late Fee (over 10 days) .....	\$20.00
Returned Payment Fee .....	\$25.00
Statement Copy .....	\$4.00
Travel Card and Gift Card (member).....	\$5.00
Travel Card Reload.....	\$3.00
Travel Card Unload.....	\$10.00

### LOAN:

Loan Processing Fee.....	\$40.00
VSI .....	\$30.00
Late Loan Payment (over 15 days) .....	\$20.00
Loan Skip Payment .....	\$35.00
CarFax Report .....	\$35.00
Over-the-phone Loan Payment with Debit/Credit Card or ACH .....	\$10.00
Online Loan Payment with Debit/Credit Card .....	\$10.00

### OTHER:

Closed Membership Fee (within 90 days of opening) .....	\$10.00
Return Mail Fee .....	\$2.00
Early Withdrawal from Christmas Club .....	\$5.00
Check Mailing Fee .....	\$1.50
Cashier's Check .....	\$4.00
Money Order .....	\$2.00
Teller Check .....	\$1.00
Inactive Account Fee (24 months no activity balance \$100 or less)	\$5.00 per month
Foreign Check Deposit .....	\$10.00 per item
Foreign Check Return.....	\$25.00 per item
Deposit/Loan Payment Return .....	\$25.00
Minimum Balance Fee (share savings balance below \$5.00).....	Up to \$5.00
Wire Transfers:	
In .....	\$10.00
Out .....	\$20.00
International .....	\$40.00
Garnishment Request Fee.....	\$20.00
Tax Levy Fee .....	\$25.00
Notary Public Service .....	None
NADA Car Quotes .....	None

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