

Schedule of Fees and Charges

Effective July 9, 2025



Checking Accounts

| | |
|--|--------------|
| Checking Account Maintenance Fee (per month) for more than 4 accounts as described below | \$5 |
| - You may have up to two Money Manager and two Quick Cash accounts at no charge. | |
| - Free unlimited checking accounts with eStatements and eNotices. | |
| *Copies of Paid Checks | \$2 per copy |
| - Two copies per statement are free. | |
| - You may obtain copies of paid checks from the last 12 months within online banking for free. | |
| Stop Payment Fee (per check or Automated Clearing House [ACH] or online bill pay payment)..... | \$25 |

Debit Cards

| | |
|------------------------------------|--------------------------|
| ATM Daily Withdrawal Limit..... | \$500 per card |
| International Transaction Fee..... | 1% of transaction amount |

General Service Fees and Charges

| | |
|---|-------|
| ACH Origination Set-up | \$5 |
| ACH Payment Stop Payment Fee | \$25 |
| Balancing/Reconciliation/Research (per hour, one hour minimum) | \$20 |
| Card (Credit or Debit) Replacement Fee..... | \$5 |
| Card (Credit or Debit) Rush Fee..... | \$40 |
| **Cashier's Check (per item)..... | \$2 |
| Check by Phone | \$10 |
| Deposit Item Return Fee | \$10 |
| **Dormant Account Fee (assessed monthly after two consecutive years of inactivity) | \$5 |
| Garnishment and Levy Processing Fee (per each one processed) | \$50 |
| Invalid Address Fee (per month) | \$5 |
| Money Order..... | \$2 |
| **Overdraft Fee – for Non-Sufficient Funds (per paid item/transaction)..... | \$25 |
| **Returned Item Fee – for Non-Sufficient Funds (per returned item/transaction)..... | \$25 |
| Safe Deposit Box Drill Fee | \$200 |
| Safe Deposit Box Lost Key Replacement Fee..... | \$15 |
| Statement Copies or Copies of Other Scanned Images (charge per page) | \$1 |
| - You may obtain copies of certain statements from the last 24 months within online banking for free. | |
| Wire Transfer (Outgoing – Domestic)..... | \$15 |
| Wire Transfer (Outgoing – International) | \$35 |

Online Banking Services

| | |
|--------------------------------------|------|
| *Bill Pay Regular Payments..... | Free |
| *Bill Pay Expedited Payment Fee..... | \$15 |

* Not applicable to Simple Spend Account

** Fee not applicable to Simple Spent Account

Federally insured by **NCUA**