



## Schedule of Fees and Charges

Effective April 1, 2026

### Checking Accounts

*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) .....	\$5
Check by Phone .....	\$10
Debit Card Loan Payment (Online or Phone, third-party fee) .....	\$4.95
Deposit Item Return Fee .....	\$8
**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 .....	\$5
**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 .....	\$225
Safe Deposit Box Lost Key Replacement Fee .....	\$15
Shared Branching Transaction Fee (per transaction after first two transactions each month) .....	\$2
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) .....	\$25
Wire Transfer (Outgoing – International) .....	\$45

### 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**

KEY.F.149 – Schedule of Fees Retail 04/2026