

Truth-In-Savings Fee Schedule

Effective January 1, 2022

Money Market Account Fees

- * Service Fee\$10.00/Month
If minimum daily balance is not maintained.
- * Early Closing Fee.....\$25.00/Account
If account closed within ninety (90) days of the account opening.

Easy Checking Account Fees

- * Overdraft Transfer Fee (from shares) \$20.00/Transfer
- * NSF Fee.....\$35.00/Item
- * Overdraft Fee\$35.00/Item
- * Returned Item Fee\$30.00/Item
- * Stop Payment Fee\$30.00/Item
- * Charge Off Account Collection Fee.....\$25.00/Account
- * Check Printing Fee..... Prices may vary depending upon style
- * Check Copy Fee\$5.00/Item
- * Remote Deposit Capture Fee\$0.50/Check

HSA Checking Account Fees

- * NSF Fee.....\$35.00/Item
- * Returned Item Fee\$30.00/Item
- * Stop Payment Fee\$30.00/Item
- * Charge Off Account Collection Fee.....\$25.00/Account
- * Check Copy Fee\$5.00/Item

Other Service Fees

- * NSF Fee.....\$35.00/Item
- * Overdraft Fee\$35.00/Item
- * Returned Item Fee\$30.00/Item
- * Stop Payment Fee\$30.00/Item
- * Items Sent For Collection.....\$30.00/Item
- * Charged Off Account Collection Fee.....\$25.00/Account
- * Wire Transfer Fee (Incoming) \$15.00/Transfer
- * Wire Transfer Fee (Outgoing) \$30.00/Transfer
- * Teller's Check (made payable to third party).....\$5.00/Check
- * Account Reconciliation \$20.00/Hour (\$10.00 minimum charge)
- * Account Research \$20.00/Hour (\$10.00 minimum charge)
- * Paper Statement Fee \$3.00/Statement
- * Statement Copy Fee \$5.00/Copy
- * Account Activity Printout..... \$5.00/Page
- * Deposited Item Return Fee\$30.00/Item
- * Inactive Account Fee (after 12 months)\$5.00/Month
- * Check Conversion Fee.....\$20.00/Check
- * Bad Address Fee.....\$10.00/Quarter
- * Account Number Change\$10.00/Adjustment
- * Overdraft Transfer Fee..... \$20.00/Transfer

- * Check Copy Fee\$5.00/Item
- * Check Printing Fee..... Prices may vary depending upon style
- * Replacement Night Depository Bag or Lost Key.....\$35.00
- * Check Cashing Service fee.....\$10.00/Check
- Check Cashing Service fee waived if any of the following apply:
 - *Minimum Share account balance of \$250.00.
 - *Minimum average monthly checking account balance \$500.00.
 - *An active Share Certificate account.
 - *An active Money Market account.
 - *A minimum loan balance of \$2,000.00 and in good standing.
- *Garnishments.....\$50.00/Item

EFT Fees

- * Card Replacement Fee \$10.00/Card
- * ACH Overdraft Fee.....\$35.00/Item
- * Debit Card Overdraft Fee.....\$35.00/Item
- * NSF Fee.....\$35.00/Item
- * Online Bill Payment-
 - * NSF Fee\$35.00/Item
 - * Check Copy Fee.....\$5.00/Item
 - * Stop Payment Fee.....\$30.00/Item
- * STAR Transactions 4 Free Deposits & 4 Free Withdrawals,
Other \$0.50/Each
- * Cirrus Transactions \$1.50/Transaction, Point of Sale Free
- * Preauthorized EFT Fees
 - * NSF Fee\$35.00/Item
 - * Stop Payment Fee\$30.00/Item
 - * Returned Item Fee\$30.00/Item

Safe Deposit Box Fees

- * Annual Rental Size 3x5 \$35.00/Year
- * Annual Rental Size 5x5 \$45.00/Year
- * Annual Rental Size 5x10 \$65.00/Year
- * Annual Rental Size 10x10 \$100.00/Year

Share Value

- * Par value of one share\$5.00

