

# Consumer Accounts Fee Schedule

Effective June 1, 2026

## Savings and Checking

Invalid Address	\$5.00/month
Close Account Fee*	\$5.00
Dormant Account* <small>waived for members with an IRA/CD, Loan, or minor</small>	\$5.00/month after 12 months of no activity
Escheat Fee	\$30.00/share
Foreign Check	\$5.00
Copy of Personal Check or Official Check	\$3.00
Courtesy Pay - Overdrawn Amount: \$0.01 - \$0.99 \$1.00 - \$5.00 \$5.01+	No Fee \$15.00 \$30.00
Official Check <small>One Free Per Day</small>	\$5.00
Vision Checking Maintenance Fee	\$5.00/month

## Funds Transfer/Electronic Services

Domestic Wire Transfer Outgoing	\$30.00
IRA Transfer Fee <small>Fee applies when moving to a new broker.</small>	\$25.00

## ATM/Cards

Lost or Damaged Replacement Card	\$5.00
Expedited Card	\$40.00
ATM Withdrawals <small>This fee applies when you exceed 6 monthly withdrawals at a non-proprietary ATM</small>	\$1.00 per withdrawal
Foreign ATM Transactions <small>Includes balance inquiries and transfers</small>	\$1.50
International Transactions	1.50% of purchase

## Overdraft/Stop Payment

Overdraft Transfer	\$3.00
Stop Payment <small>ACH, Check, or Official Check</small>	\$30.00

## Services

Coin Deposit <small>Waived for 17 and younger</small>	5% of total- first \$100.00 free
Account Research or Reconciliation	\$30.00 per hour
Garnishment/Levy	\$100.00
Gift Card Activation	\$3.75
Paper Statement <small>Waived for eStatement members, members 17 and younger, or members 62 and older</small>	\$1.00
Statement Copies	\$3.00 per statement
Real Estate Payoff Letter	\$30.00
Mortgage Subordinations	\$250.00
Safe Deposit <small>Annual Rent</small>	\$35.00 - \$90.00 <small>depending on size</small>
Safe Deposit <small>Change of Locks/Drilling of Box</small>	\$150.00
Non-Member Check Cashing Fee <small>On-us Check</small>	\$6.00

\*Waived with a Vision Checking Account.

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