



# FEE SCHEDULE

Consumer Accounts		Effective 01/01/2019
<b>General Fees</b>		
<b>Low Balance Fee:</b> The fee applies when you do NOT meet one of the following: <ol style="list-style-type: none"> <li>1. Maintain an average daily balance of \$500 in all deposit and loan accounts combined</li> <li>2. eStatement user with total direct deposit of at least \$500 monthly</li> <li>3. Age 23 or younger</li> <li>4. Age 62 or older and have an electronic deposit to your Vibe account.</li> </ol>	\$3.00	
Returned Item	\$30.00	
Coin Processing (no fee for 17 and younger)	5% over \$20.00 in total	
Account Research or Reconciliation	\$30.00 per hour	
Garnishment/Levy	\$50.00	
Domestic Wire Transfer Outgoing	\$25.00	
Escheat	\$50.00	
Foreign Check	\$5.00	
Close/Re-open Membership	\$20.00	
Gift Card Activation	\$3.25	
Non-Member Check Cashing (on-us check)	\$6.00	
Paper Statement (no fee for 70 and older)	\$2.00	
Statement Copies	\$3.00 per statement	
Consumer Pay Off Letter	\$10.00	
Real Estate Pay Off Letter	\$30.00	
Mortgage Subordination Agreement	\$250.00	
<b>Checking Account</b>		
<b>Courtesy Pay - Overdrawn Amount:</b> \$0.05 - \$0.99 \$1.00 - \$5.00 \$5.01+	No fee \$15.00 \$30.00	
Non-Sufficient Funds	\$30.00	
Copy of Check	\$3.00	
Overdraft Transfer	\$3.00	
Stop Payment	\$30.00	
<b>Money Market/Special Savings</b>		
<b>Regulation D Withdrawal Limit</b> (The fee applies when you exceed 6 monthly)	\$5.00	
<b>ATM, Debit and Credit Card</b>		
Lost or Damaged Replacement Card	\$5.00	
Expedited Card	\$40.00	
<b>ATM Withdrawals</b> (This fee applies when you exceed 6 monthly withdrawals at a non-proprietary ATM)	\$1.00 per withdrawal	
<b>ACH/Electronic Funds Transfer</b>		
ACH Non-Sufficient Funds	\$30.00	
ACH Stop Payment	\$30.00	
<b>ACH Origination</b> Single Item Recurring	\$7.50 No Fee	
<b>Official Checks</b>		
Official Check (one free per day)	\$3.00	
Official Check Stop Payment	\$30.00	
Official Check Copy	\$3.00	
<b>Safe Deposit</b>		
Annual Rent	\$30-\$80 depending on size	
Change of Locks /Drilling of Box	\$150.00	