

## 2019 Fee Schedule

	Balance / Limit	Fee	Frequency/Basis	Additional Notes
<b>GENERAL (ALL) MEMBER ACCOUNTS</b>				
<b>Document Services</b>				
Account History		\$ 1.00	per page	
Check Copies		\$ 5.00	each	
Verification of Assets or Deposits		\$ 10.00	per request	Waived for HUD subsidized housing & public agencies providing affordable housing
Account Statement Copies		\$ 3.00	per copy	
Escheat Fee		\$ 50.00	per account	
Fax Copies/Member Copies		\$ 5.00	per request	
Notary Service		\$ 10.00	per document	Waived with direct deposit
Legal Processing / Levies / Garnishments		\$ 75.00	each	
<b>Card Services</b>				
ATM Card Replacement		\$ 10.00	per card	
ATM PIN Replacement		\$ 10.00	per card	
Custom Card		\$ 7.95	per card	
Foreign ATM Withdrawal		\$ 1.00	each	First 10 withdrawals free for Direct Advantage Members
<b>Products, Services and Processing</b>				
Account Transfer - to New Account		\$ 25.00	per account	Close account and open new
Bill Pay Service		\$ 4.75	per month	If less than one (1) bill is paid per month
Cashiers Check		\$ 4.00	each	
Coin Machine		3%	per request	Waived with Direct Advantage Checking
Courtesy Pay		\$ 30.00	per occurrence	
Dormant Account Charge		\$ 5.00	per month	After 12 months of dormancy
Early Account Closing		\$ 25.00	per account	Open <180 days
Electronic Payment Convenience - Live		\$ 12.00	each	no charge if member self-initiates payment online
Excessive Club Withdrawal		\$ 2.00	each	
Insufficient Funds (NSF)		\$ 30.00	per occurrence	
Loan Overdraft		\$ 10.00	per occurrence	Primeline, Revolving Credit
Mad Money		\$ 4.75	each	
Money Orders		\$ 2.50	each	
Monthly Checking Minimum Account Balance	\$ 250.00	\$ 8.95	per month if balance falls below \$250	Waived for Direct Advantage members and members under 24
Monthly Paper Statement		\$ 3.00	per month	For accounts opened after 9/1/12 that require monthly mailed statements.
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Overdraft Protection Transfer		\$ 1.00	per occurrence	
Over-the-Phone Transfer/Inquiry/CK Request		\$ 3.00	per transaction	Waived for loan payments
Replacement Of Cashier Check		\$ 30.00	each	
Research/Checkbook Balancing		\$ 35.00	per hour	
Returned Item Charge-Back		\$ 15.00	per occurrence	
Returned Item Charge-Back (Self Drawn)		\$ 30.00	per occurrence	On member account at another financial institution
Returned Mail		\$ 10.00	per piece	For mail returned; if address not updated within 30 days of return
Save to Win CD Withdrawal - One Time		\$ 25.00	each	Upon second withdrawal, CD will be closed
Savings Account Opening		\$ 10.00	per account	Without direct deposit
Service Center Transaction		\$ 2.00	per transaction	> 5 transactions

Stop Payment Request		\$ 30.00	per request	
Temporary Checks		\$ 5.00	per pack (12)	Waived with Direct Advantage Checking
Wire Transfer - Outgoing		\$ 20.00	each	
Wire Transfer - Outgoing International		\$ 30.00	each	
<b>BUSINESS, ORGANIZATIONAL, MUNICIPAL, NON-PROFIT 501c3 ACCOUNTS</b>				
Savings & Checking Accounts - Min Opening Deposit		\$ 50.00		minimum amount for each account type
Monthly Savings Minimum Account Balance	\$ 50.00	\$ 1.00	per month if balance falls below \$50	Waived if account has open checking, loan, CD or money market
Basic Business Checking Minimum Account Balance	<\$250	\$ 10.00	per month if balance falls below \$250	
Basic Business Checking - Per Check	Over 25	\$ 0.20	per item over 25	For checks written on member's account; First 25 checks per month free
Basic Business Checking - Per Debit	Over 50	\$ 0.50	per item over 50	For over-the-counter, ACH, & batch debits
Basic Business Checking - Per Credit	Over 50	\$ 0.50	per item over 50	For over-the-counter, ACH, & payroll credits
Business Advantage & Municipal Checking Minimum Account Balance	<\$2499	\$ 20.00	per month if balance falls below \$2500	
	\$2500 - \$4999	\$ 10.00	per month if balance falls below \$5000	
Business Advantage & Municipal Checking - Per Check	Over 50	\$ 0.20	per item over 50	For checks written on member's account; First 50 checks per month free
Business Advantage & Municipal Checking - Per Debit	Over 100	\$ 0.50	per item over 100	For over-the-counter, ACH, & batch debits
Business Advantage & Municipal Checking - Per Credit	Over 100	\$ 0.50	per item over 100	For over-the-counter, ACH, & payroll credits
Organizational Checking Minimum Account Balance	\$ 250.00	\$ 8.00	per month if balance falls below \$250	
Remote Deposit Capture Usage	Over 50	\$ 50.00	per month if monthly volume exceeds 50 items	For RDC initiated on accounts after 1-1-2019
Early Account Closing		\$ 50.00		Open <180 days
Monthly Paper Statement		\$ 5.00	per month	for accounts opened after 4/1/2013 that require monthly mailed statements.
Night Deposit Box Key Replacement		\$ 25.00	on request	
<b>NON-MEMBER SERVICES</b>				
Check Cashing		\$ 10.00	each	
ATM Usage Surcharge		\$ 3.25	per use	
Money Order		\$ 3.00	each	
Mad Money		\$ 6.00	each	
Notary Service - Non Member		\$ 10.00	per document	
Coin Machine		10%	per request	
<b>CONSUMER LOANS</b>				
Demand Loan or < 1 Year Note Loan		\$ 35.00	each	
Reapplication (if < 60 days since original application)		\$ 10.00	each	Fee refunded if loan is approved
Loan Refinancing		\$ 50.00	each	
Skip-a-Pay		\$ 25.00	each	
Extension Agreement		\$ 40.00	each	Must be paid upfront- Will not be added to loan balance
<b>CONSUMER MORTGAGE LOANS</b>				
Reapplication (if < 60 days since original application)		\$ 10.00	each	Fee refunded if loan is approved
Home Equity Subordination		\$ 200.00	each	

Commercial Loan Application	---	300.00	each	
Late Fee		\$25 or 5% of unpaid payment	monthly	Whichever is greater; For payments 15 days or more late

**COMMERCIAL MORTGAGE LOANS**

Commercial Real Estate Mortgage Application	---	300.00	each	
Processing Fee		Up to 1% of loan amount		
Late Fee		\$25 or 5% of unpaid payment	monthly	Whichever is greater; For payments 15 days or more late
Appraisal		Actual Cost		
Environmental Review		Passed on		
Other Closing Costs		to Member		