



# Fee Schedule

Please retain this fee schedule for your records.

Effective August 8, 2022

## General Fees

Closing Membership Within 90 Days of Opening.....	\$15.00
Reopening Account .....	No charge
Inactive/Dormant Relationship- No Member-Initiated Account Activity After 6 Consecutive Months.....	\$15.00/month
Telephone Funds Transfer - Internal (Non-Automated).....	\$3.00/transfer
Telephone-based ACH, Debit or Credit Card Payment or Transfer (Non-Automated).....	\$20.00/payment or transfer
Cashier's Check - Member or Shared Branch Non-member > \$1,000 .....	No charge
Cashier's Check - Member or Shared Branch Non-member < \$1,000 .....	\$5.00/check
Money Orders .....	\$2.00/item
Special Check Collection (Foreign Check) .....	\$35.00/item
Certified Letter.....	At cost
Return Statement Handling.....	\$5.00/statement
Bad Email Address.....	\$1.00/email address
Rolled Coin .....	No charge
Loose/Bulk Coin .....	2% of amount
Gift Card - Initial Purchase, Other Fees May Apply .....	\$3.95/card
Prepaid Card - Initial Purchase, Other Fees May Apply.....	\$6.00/card
Quicken/Quickbooks.....	No charge
Legal/Levy/Lien/Garnishment .....	\$75.00/item

## ATM/Debit Card Fees

ATM Balance Inquiries and Transactions at ABNB ATMs.....	No charge
ATM Balance Inquiries and Transactions at Non-ABNB ATMs.....	\$1.50/inquiry or transaction
Replacement Card - Any Type.....	\$10.00/card
Rush Delivery.....	\$25.00/order

## Research Requests

Account Statement Balancing/Research - Min. 1 hour.....	\$20.00/hour
Statement Copy.....	\$5.00/statement
Interim (History) Statement.....	\$3.00/statement

## Bill Pay Service Fees

Bill Pay Service.....	No charge
Inactive Bill Pay After 3 Consecutive Months.....	\$5.00/month
Non-Sufficient Funds (NSF).....	\$35.00/item
Stop Payment .....	\$35.00/item
Same Day Bill Pay.....	\$9.95/payment
Overnight Check.....	\$14.95/check
Bill Pay - Inquiry.....	\$21.00/inquiry
Check Copy.....	\$21.00/check
Zelle Payments.....	No charge

## Deposit Account Fees

Single Service Savings < \$500, Waived for Ages <18.....	\$5.00/month
Excessive Withdrawal or Transfers After 6 Per Month.....	\$10.00/withdrawal or transfer
Early Account Withdrawal - Christmas Club.....	\$3.00/withdrawal

## IRA Account Fees

IRA - External Transfer.....	\$25.00/transfer
IRA Rollover or Transfer, Full or Partial Withdrawal (Before age 59 ½).....	\$25.00/item
Coverdell Education Rollover, Transfer, Full or Partial Withdrawal (Before age 18) .....	\$25.00/item
Duplicate IRA Reporting Forms.....	No charge



# Fee Schedule

## Checking Account Fees

Returned Item - Deposited or Cashed.....	\$20.00/item
Uncollected Item.....	\$35.00/item
Premium Overdraft Service.....	\$35.00/item
NSF/Overdraft or Return Item - Check or Debit.....	\$35.00/item
Consecutive Days Negative, After 3 Days.....	\$5.00/day
Stop Payment .....	\$35.00/item
Check Printing.....	Varies
Check Copy.....	\$5.00/check
Paper Statement .....	\$4.00/month
Monthly Service Fees by Account:	
Everyday Freedom .....	No charge
Everyday Value .....	\$5.95/month
Everyday Earnings .....	\$8.95/month
Young Adult .....	\$2.95/month
Military .....	\$2.95/month

## Wire Transfer Fees

Domestic Wire Transfer - Incoming.....	No charge
Domestic Wire Transfer - Outgoing.....	\$25.00/transfer
International Wire Transfer - Incoming/Outgoing .....	\$45.00/transfer

## Safe Deposit Boxes

3 x 5.....	\$24.00/year
5 x 5.....	\$36.00/year
3 x 10.....	\$48.00/year
5 x 10 .....	\$60.00/year
7 x 10.....	\$72.00/year
10 x 10.....	\$96.00/year
Box Drilled & Lock Changed.....	Up to \$250.00
Lost Key.....	\$15.00/key
Late Rent.....	10% of annual cost

## Business Services Fees

### General Fees

Non-Sufficient Funds (NSF).....	\$35.00/item
Returned Check.....	\$35.00/check
Remote Deposit Capture.....	\$50.00/month
Single Service.....	\$5.00/month
Stop Payment .....	\$35.00/item
Inactive/Dormant Relationship - No Member-Initiated Account Activity After 6 Consecutive Months.....	\$15.00/month
Domestic Wire Transfer - Incoming.....	No charge
Domestic Wire Transfer - Outgoing.....	\$25.00/transfer
International Wire Transfer - Incoming/Outgoing .....	\$45.00/transfer
Business Deposit Zipper Bags .....	No charge
Business Locked Bags - Purchase.....	\$20.00/bag
Business Locked Bags/Lost Key Replacement.....	\$10.00/bag

### Checking Account Fees

Business Checking - Monthly Fee (Waived with Average Daily Balance > \$1,000).....	\$10.00/month
Paper Statement.....	\$4.00/month

Other fees imposed for special requests or services will be disclosed at the time of the request. Fees subject to change with 45-days notice.