



Fees & Charges

Effective January 1, 2021

Share and Draft Accounts

Returned Draft Charge (NSF)	\$32.00
Overdraft Fee	32.00
Stop Pay (per item---or block of checks)	30.00
Account Balancing (per hour--minimum 1 hour)	20.00
Copy of paid Draft/Check	2.00
Preferred Checking (per month)	5.00
Switch Kit (Box of checks)	free
Deposited Item Return	15.00
History Printout by MSR	1.00
Duplicate Special Statement	2.00
Early Account Closing (180 days)	5.00
Inactivity/Dormant Fee (per month)	5.00

Money Market

Excess Withdrawal Fee (after 3 per month)	\$10.00
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VISA Debit Card

Transactions at other ATM's	\$ 1.00
Replacement Card	10.00

Gift or Travel Money Cards

Visa Gift Card	\$ 5.00
Visa Gift Card-Replacement	7.00
Visa TravelMoney Card	10.00
Visa TravelMoney Card—additional card	5.00
Visa Travel Money Card--Reload	5.00
Visa TravelMoney Card Cash Advance	5.00
Visa TravelMoney Card Unloads/Cashouts	15.00

Miscellaneous

Cashier Checks	\$ 3.00
Money Orders	3.00
Outgoing Wire (domestic)	25.00
Incoming Wire	10.00
Telephone Transfer and Balance Inquiries	2.00
Early Withdrawal from Christmas Club	10.00
Bad Address/Returned Mail	5.00
Coin Counting	10%
Loan Payment Books	5.00
Fax Incoming	per page .50
Fax Outgoing 1 st page	3.00
Fax Outgoing 2 nd and following pages	.50
Copies first page free	per page .50
Gift Envelopes first one free	per envelope .50
Tax Levy Request Processing	20.00
Collection Item (incoming or outgoing)	20.00
Garnishments	10.00
Account Research (per hour---minimum 1 hour)	20.00