



## Fees & Charges

*Effective January 1, 2024*

### **Share and Draft Accounts**

Non-Sufficient Funds/NSF (Returned or Paid)	\$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 (Starter Pad)	free
Deposited Item Return	15.00
History Printout by MSR (minimum fee of)	1.00
Statement sent by Secured Email (per statement)	5.00
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 (minimum fee of)	10.00
Debit Card Rush Delivery	30.00

### **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

### **Miscellaneous**

Cashier Checks	\$ 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 <sup>st</sup> page	3.00
Fax Outgoing 2 <sup>nd</sup> and following pages	.50
Copies <i>first page free</i> per page	.50
Gift Envelopes <i>first one free</i> 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

\*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

\*\*After no activity on account for one year. Primary owner under 18 is exempt from fee.