

SCHEDULE OF FEES AND CHARGES	
PRODUCT / SERVICE	CHARGE
ATM / Debit Cards	
Debit Card without checking	\$20
Debit Card replacement	\$5 each
Foreign Debit Card transactions	1.1% of trans. amount
ATM withdrawal/transfer - First 5 free/month	\$2
Checking Accounts	
Returned check order debits	\$5
Counter Checks	\$2/4 checks
90 Days Dormant Free Checking	\$2/month
Premier Interest Checking (fee waived when balance is above \$1,500 all month)	\$6/month
Business (non-personal) Checking Accounts	
Business Interest Checking (fee waived when balance is above \$1,500 all month)	\$6/month
Simply Free Checking	Free
Commercial Checking	\$15/month
Negative Balance Fee	\$10
Checks Deposited (first 1,000 free)	\$0.25/each
Checks Deposited - Commercial Checking (first 1,000 free)	\$0.15/each
Cash Deposits over \$10,000	0.10%
Cash Deposits over \$10,000 - Commercial Checking	0.05%
Cash Order over \$2,000	0.10%
Excessive Transactions (first 1,000 free)	\$0.25/each
Excessive Transactions - Commercial Checking (first 1,000 free)	\$0.15/each
Regular Savings (Share) Account	
Christmas Club - withdrawal after 1st each year	\$5/tran
Low Balance Fee - under \$500 combined monthly average of the daily balance for shares and investments; no fee for minors or for accounts with open checking, loans or credit cards, or during first 6 months of joining	\$5/month
Account closed within 18 mos of membership	\$20
Money Market Accounts	
Withdrawals/Transfers (after 6/month)	\$1/each
Negotiable Instruments	
Official/Cashier's Checks (first 2/mo free)	\$5/each
Money Orders	\$2/each
Overdrafts/Overdraws (nonsufficient funds)	
Items returned by us NSF	\$20/each
Overdraft Privilege Pay	\$20/each
Overdraft Protection Transfer	\$4/each
<i>You may be charged a fee each time a transaction is presented for payment, even if the same item is presented for payment multiple times.</i>	

PRODUCT / SERVICE	CHARGE
Stop Payments	
Stop Payment Order/ Renewal/Reversal	\$20/each
Wire Service (3 PM daily cut off)	
Funds Incoming/Outgoing, Domestic	\$15/item
Funds Incoming/Outgoing, Foreign	\$35/item
Legal Process	
Handling Of Notice Of Levy, Attachment Or Similar Legal Process Served Against Account	\$25
Research & Copies Of Account Material	\$20/Hour + copy cost
Time and Mileage	20/Hour + mileage
Payments Which Legal Process Requires to be Made From Acct	\$2/each + transmittal fees
Retrieval of Statements, Histories, etc.	
Transactions Occurring Prior to Last Statement Date	\$5/Stmt + Cost Of Retrieval
General Account Fees	
Account Reconciliation	\$4/15 min
Business Account Reconciliation	\$5/15 min
Collection Items Incoming & Outgoing	\$12/item
Deposit Item Returned Unpaid	\$5/item
Deposit Item Returned Unpaid, add'l 3rd party fee	Actual Cost
Overnight Delivery At Member's Request	Actual Cost
Check Copies	\$2/item
Rolled Coin (first 2 free)	\$0.25/roll
Return Mail Fee	\$3/item
Non-member check cashing (cashback limits apply)	\$10/item



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Fees as of 9/9/2025 and subject to change at any time. Other fees may apply.