

# COST RECOVERY SCHEDULE

(Effective September 1, 2021)

## Share Savings Account Fee

Prime Share Overdraft Protection Trans .....	\$2.00 per transfer (to checking only)
Prime/Youth Share Closing or Reopening Account .....	\$5.00 (if closed or reopened in first 3 months)
Statement Safekeeping Fee.....	\$5.00 per month (if mail is returned with no good address)
Dormant Account Fee.....	\$5.00 per month (if no active in the last 24 months & no other services)

## Share Draft/Checking Account Fees

<b>Returned Draft...</b> .....	<b>\$28.00 per item/per representment</b>
<b>Courtesy Pay.....</b> .....	<b>\$28.00 per item</b>
<b>Stop Payment.....</b> .....	<b>\$28.00 per single item</b>
<b>Block Stop Payment (2 or more consecutive drafts).....</b>	<b>\$33.00 per block</b>
Share Draft Copy.....	\$5.00 per copy
Overdraft Transfer.....	\$2.00 per transfer
Business Account.....	\$10.00 per month

## Electronic Funds Transfer Fees

Foreign ATM Transaction .....	\$1.00 per transaction (first 4 per month are free)
Replacement or Temporary Debit card .....	\$5.00 per card
Debit Card Expedited Fee .....	\$50.00 per card
Foreign Transaction Fee (ISA fee) .....	up to 1% of transaction (transactions processed outside of the United States, which may include internet transactions, may be charged a foreign transaction fee)

## Bill Pay Fees

Bill Pay Overnight (check delivery) .....	\$14.95
Bill Pay Same Day (electronic) .....	\$9.95
Account to Account (A2) Outbound.....	\$2.00
Stop Payment .....	\$15.00

## Other Service Fees (applicable to all accounts unless noted differently)

Account Reconciliation/Research.....	\$20.00 per hour
<b>Cashier's Check. ....</b>	<b>\$5.00 per check</b>
Check Cashing For Members (up to \$250.00) .....	\$5.00 per check (if no other active services and total shares of less than \$250, Excludes Youth Accounts)
Check Cashing For Members (over \$250.00) .....	2% of check amount (if no other active services and total shares of less than \$250, Excludes Youth Accounts)
Christmas Shares (early withdrawal) .....	\$5.00 per withdrawal
Collection Item (incoming or outgoing).....	\$26.00 per item
Foreign Currency Fee .....	\$35.00 each
Garnishments And IRS Levies .....	\$20.00 per item
<b>Money Order (up to \$1,000).....</b>	<b>\$2.00 per money order</b>
Mortgage Payoff Service .....	\$30.00 per loan
<b>Negative Debit Transaction.....</b>	<b>\$28.00 per item</b>
Non-member Check Cashing (up to \$250.00).....	\$5.00 per check
Non-member Check Cashing (over \$250.00).....	2% of check amount
Photocopy Service.....	\$.25 per page
<b>Returned ACH. ....</b>	<b>\$28.00 per item/per representment</b>
<b>Returned Checks For Deposit or Loan Payment... ..</b>	<b>\$28.00 per check</b>
Statement Copy Fee (current or previous) .....	\$5.00 per statement
VISA Gift Card .....	\$4.00 per card
QuickMoney (domestic).....	\$30.00 per order
QuickMoney (international) .....	\$50.00 per order
<b>Wire Transfer (domestic).....</b>	<b>\$30.00 per transfer</b>
Wire Transfer (international).....	\$40.00 per transfer