

Consumer General Fees

Account History	\$2/month
Address Locator	no charge
Bill Payer Stop Payment	\$29/item
Bill Payer NSF Return Item	\$29/item (per presentment)
Cashier's Checks	
Payable to account holder:	
1 st check per day	no charge
More than one check per day	\$5/check
Not payable to account holder	\$5/check
Collection Item	\$40/item
Dormant/Inactive	\$5/month (No activity for one year, combined share balances less than \$100, fee does not apply to IRA accounts and accounts belonging to primary members under age 18)
Escheat (abandoned account)	\$2/account
IRA Closing/Transfer	\$20/plan
Legal Order (levy, subpoena, etc.)	\$50/each
Money Orders (available up to \$1,000)	\$2/each
New Membership	\$5 (required to maintain membership, refunded upon account closure)
Non-sufficient Funds (NSF)	\$29/item (per presentment)
Notary	Fee will be charged up to maximum allowed under the State Fee Schedule (Excite documents no charge)
Overdraft	\$29/item
Returned Item (deposited or cashed)	\$20/item
Stop Payment Order	\$29/item
Verification of Deposit/Immigration Letter	\$10/item

Wire Transfer

Continental US	\$30/each
International (US dollars)	\$50/each
International (local currency)	\$35/each
Incoming	\$10/each

Zelle®

Transaction	no charge
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External Transfer (A2A)

Standard Transaction	no charge
Next Day Transaction	no charge

Statements

eStatements	no charge
Paper Statements	\$2/month (no charge for 60 and over or under 18)
Statement Copy	\$2/item

Automated Teller Machine (ATM)

ATM Replacement Card	\$7.50/each (1 st one free)
Card Rush Delivery	Actual Vendor Fee
ATM Overdraft	\$29/each
ATM Out-of-network Transactions	\$2/each (no charge for 1 st 4 per month) (additional charge may be assessed by out-of-network providers; varies by merchant)

Checking Accounts

Monthly Service Charge:	
Go Checking	no charge
Fresh Start Checking	\$15/month
Copy of Check/Draft	\$2/item
Counter Checks	\$5 for 9 checks and 3 deposit slips
Courtesy Coverage	\$29/item (\$145 per day maximum)
Overdraft Transfer (automatic)	\$5/each (\$25 increments)
Personalized Checks	Varies with style
Returned Check/Automatic Payment.....	\$29/item (per presentment)

Visa Debit Card

Debit Card Replacement	\$7.50/each (1 st one free)
Card Rush Delivery	Actual Vendor Fee
Debit Overdraft	\$29/item
Debit Draft Copy	\$10/each
Foreign Transaction (fees assessed by Visa)	
Outside US	1% of transaction amount
In Foreign Currency	1% of transaction amount

Shared Branching Transactions

1 st 4 per month.....	no charge
Additional transactions per month	\$3/each