

Fee Schedule

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:	
1st 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 Account	\$5/month
(no activity for one year, combined deposit balances less than \$100, IRA and minor accounts under age 18 excluded)	
Escheat (abandoned account)	\$2/account
IRA Closing/Transfer	\$20
Legal Order (levy, subpoena, etc.)	\$50/each
Money Orders (available up to \$1,000)	\$2/each
Medallion Signature Guarantee	\$15/per signature
New Membership	\$5
(required to maintain membership, refunded upon account closure)	
Non-sufficient Funds (NSF)	\$29/item
(first presentment only)	
Notary - CA.....	\$15
Notary - NC.....	\$5
(outside documents, Excite documents no charge)	
Overdraft	\$29/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®.....no charge

External Transfer (A2A)

Standard/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
(18 months of copies free in online banking)	

Safe Deposit Boxes (NC Only)

Annual Rental	\$20/3X5
	\$30/3X10
	\$30/5X5
	\$40/5X10
Drilling Fee	\$125
Lost Key	\$20
Late Rental	\$5/month

Automated Teller Machine (ATM)

ATM Replacement Card	\$7.50/each
(1st one free)	
Card Rush Delivery	actual cost
ATM Overdraft	\$29/each

ATM Out-of-network Transaction no charge
(additional charge may be assessed by out-of-network providers; varies by merchant)

Checking Accounts

Monthly Service Charge:	
Go Checking	no charge
Voltage Save and Spend	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
(first presentment only)	

Visa Debit Card

Debit Card Replacement	\$7.50/each
Debit Draft Copy	\$10/each
Foreign Transaction (fees assessed by Visa*)	
Outside US	1% of transaction amount
In Foreign Currency	1% of transaction amount

*International Transactions include those processed by a merchant overseas even if the transaction is initiated in the US (i.e., internet transaction)

Shared Branching Transactions

1st 2 per month.....	no charge
Additional transactions per month	\$3/each

Additional Services

Online Banking	no charge
Mobile Banking	no charge
BillPay Monthly Service Fee	no charge
Mobile Deposit Capture	no charge
Debit Card Alerts and Card Nav	no charge

Fee Schedule Effective Date: 08/01/24