

**Member Fee Schedule** (effective 04/01/2026)

All fees are subject to change

Deposit Accounts	Fee Details/services
ACH/Check NSF	\$32.00 per item
Deposited Checks Returned NSF	\$32.00 per item
Stop Payment of Check or ACH	\$32.00 per item
Dormant Account Fee	\$10.00 per month (for 24 months of inactivity on aggregate balances below \$1,000.00)
Person-to-Person Payments via text/email (checking)	Free
Overdraft Protection (checking)	Free
Minimum Balance Requirements (checking)	None
Maintenance Fees on Any Accounts	None

General Services	Fee Details/services
Early ACH	\$5.00 per transaction
Paper Statement Fee	\$1.00 per statement (free e-statements)
Account Closure	\$10.00 (within 90 days of opening)
Copy of Statement	\$5.00 per copy
Wire Transfer	Domestic \$30.00 / International \$50.00
Corporate Checks	\$2.00
Administrative fee for special requests	\$30.00 per hour (1/2-hour minimum)
Levies/Citations/Garnishments/Etc.	\$75.00

ATM/Debit Card Services	Fee Details/services
Card Replacement	\$10.00 (7-10 business day delivery)
Expedited Card Fee	\$45.00

Loan Fees	Fee Details/services
Skip-a-Payment (subject to approval)	\$20.00 per skipped payment
Late Payment Fee	\$35.00 per month
NSF Payment Fee	\$32.00 per item

Credit Card Fees	Fee Details/services
Card Replacement	\$10.00
Expedited Card Fee	\$45.00
Late Payment Fee	\$27.00 per month
NSF Payment Fee	\$32.00 per item