



FEE SCHEDULE

The fees in this schedule are accurate and apply to deposit accounts as of the effective date indicated. If you have any questions or require additional information on your accounts, please call a Member Services Representative at **850-769-3306**.

Effective January 27, 2026

Membership Share Par Value	\$5.00
Share/Share Draft Account Fees	
My Choice! Checking Account Service Charge (no min. balance)	\$7.00 per month
My Choice! Checking Account Minimum Balance Fee (with min. balance)	\$9.00 per month (if balance under \$250.00)
Business Checking Minimum Balance Fee ¹	\$10.00 per month (if balance under \$500.00)
Second Chance Checking Account Service Charge	\$10.00 per month
Account Closure (within 6 months of opening)	\$25.00
Account Reconciliation/Research	\$15.00 per hour
Copy of Paid Draft	\$5.00 per draft
Dormant Fee ²	\$5.00 per month
Official Check	\$3.00 per check (excludes My Choice! Checking)
Reopen Negative Checking Account	\$25.00
Share Draft Printing	Prices Vary
Stop Payment – Draft/ACH	\$20.00 per request
Temporary Checks	\$1.00 per book of 4
Overdraft and Returned Item Fees	
Courtesy Pay ³	\$25.00 per item
Deposited Item Returned – for loan payment or same maker	\$30.00 per item
Returned NSF – Insufficient Funds ACH/Draft/ATM/Check Card	\$25.00 per item
Credit/Debit/ATM Card Fees	
Excessive ATM Transactions (out-of-network) ⁴	\$1.00 per transaction or inquiry
Replacement Check Card or Credit Card	\$10.00 per card
Overnight Debit and Credit Card Order	\$42.00 per Card
Electronic Services Fees	
ACH Origination	\$10.00 per item
ACH - Returned Origination	\$25.00 per item
Bill Pay – Overnight Check	Cost Direct
Bill Pay – Same Day Bill Payment	Cost Direct
Wire Transfer (Incoming)	\$5.00 per transfer
Wire Transfer (Outgoing Domestic)	\$20.00 per transfer

Miscellaneous Fees

Check Cashing (if less than \$100.00 in savings with no other account relationship)	\$10.00 per check
Convenience Fee (phone cash advances)	\$2.00 ea.
Fax Transmission	\$2.00 per page
Foreign Currency Exchange	\$15.00 per order (min. of \$300.00)
Gift Cards	\$5.00 per card
Invalid Address	\$5.00 per month
Legal Processing Fee	\$25.00 per item
Levy and/or Garnishment Fee	\$50.00 per item
Loose Coin & Coin Machine	5% over \$10.00 (Members), 20% on all amounts (Non-Members)
Member Loan Payment Error	\$10.00
Money Order	\$2.00 per money order
Notary/SIG Guarantee	\$1.00 per page (excludes My Choice! Checking)
Official Check for Non-Member	\$15.00 per check
Photocopy	10¢ per page

Miscellaneous Fees

Safe Deposit Boxes:	
3 X 5	\$20.00 per year
5 X 5	\$30.00 per year
3 X 10	\$35.00 per year
5 X 10	\$45.00 per year
10 X 10	\$85.00 per year
Safe Deposit Drilling	Cost Direct
Safe Deposit Lock Change	Cost Direct
Safe Deposit Lost Key	Cost Direct
Statement Copy	\$1.00 per page
Statement Mailing Fee ⁵	\$2.00 per statement
Transaction History	\$1.00 per page
Transfer Loans to different account	\$15.00 per item
VISA® Copy Request	\$5.00 per copy
Zipper Bags	\$10.00
Zipper Locking Bags	\$20.00

Shared Branch Fees

Shared Branch Official Checks	\$3.00 per check
Shared Branch Statement Copy	\$1.00 per page

¹ Some fees for business accounts may vary based on business account analysis

² Inactivity for 12 months and account balance is below \$100 (except for Youth Accounts)

³ Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means

⁴ 4 FREE out-of-network ATM transactions per month; 8 FREE out-of-network ATM transactions for MyChoice! Checking accounts

⁵ Excludes My Choice! Checking, Youth, and members 65+