

The following fees and transaction limitations may be assessed against your account, if any apply to your account. Effective October 1, 2025

ATM/DEBIT CARD

Replacement ATM Card	\$ 5.00
Replacement Debit Card Replacement PIN # Debit or Credit	\$ 5.00 \$ 2.00
Expedited Debit Card Expediated Credit Card	\$55.00 \$50.00

TELLER CHECKS

Teller check-payable to 3rd Party	\$ 3.00
Teller check void	\$ 3.00
Stop payment on teller check-after 90 days	\$15.00

SAVINGS/CHECKING ACCOUNTS

Automatic Overdraft Transfer from Savings to Checking Acct	\$ 2.00
Excess account open/close	\$10.00
(if closed within 90 days of opening)	
First-Party NSF Deposited Check/Loan Payment	\$15.00
NSF/Overdraft/Reg D Fees	\$30.00
End Of Day Overdrawn Account Fee	\$30.00
Courtesy Pay Fee	\$30.00
Fresh Start Checking-Monthly Service Charge	\$ 5.00
Account Activity	
Current month history printout	\$ 3.00
Previous month statement copy	\$ 5.00
Account Reconciliation (per hr)	\$20.00
Stop Payment - Single Item	\$15.00
Stop Payment - Block Stop	\$25.00
Cleared Item Research	\$ 2.00
Phone Inquiry, Balance, Transfer Fee	\$ 2.00
Paper Statement Fee Monthly	\$ 2.00

MISCELLANEOUS FEES

Copy of Lien Release	\$ 5.00
Copy of Sales Draft	\$15.00
Tax levy or garnishment or lien	\$25.00
Court Subpoena Fees determined by documents requested	
Dormant Account Fee Monthly	\$ 5.00
Bad Address Fee (Annually)	\$ 5.00
Emergency Help Loan Application Fee	\$20.00
Card Payment by Phone Convenience Fee	\$10.00
ACH Payment Origination Stop/Restart	\$20.00
Loan Origination Fee	\$35.00

WIRE SERVICES

Wire Transfer - Outgoing	\$15.00
Loan Proceeds Wire Fee	\$ 5.00

SAFE DEPOSIT BOXES	3x5	\$15.00
	3x10	\$25.00
	5x10	\$40.00
	10x10	\$65.00