

RATE AND FEE SCHEDULE

Effective November 1, 2011

Checks Deposited	No Charge
Checks Deposited Returned	\$30.00/ item
Transfer from Share to Cover Overdrafts	\$5.00/ item
Overdraft Charge	\$30.00/ item
Photocopy of Original Sharedraft	\$7.50/ check
Certified Sharedraft	\$30.00/ check
Stop Payment of Sharedraft	\$30.00/ item
Assistance in Balancing Your Account	\$30.00/ hour or any part of
Share Draft Maintenance	\$2.00/monthly *(1)
Dormant Account Maintenance	\$10.00/monthly *
Cost of Printed Checks	see below (2)
Wire Transfer	
Domestic (outgoing)	\$25.00/ each
Domestic (incoming)	\$10.00/ each
International (outgoing, incoming & cancellation fee)	\$50.00/ each
Research (copies from archives)	\$3.00/ page
Research	\$30.00/ hour
ACH Return for NSF	\$30.00/ item
ACH Research	\$50.00/ hour
ACH Revoked Auth. By Customer	\$30.00/ item
ACH Stop Payment	\$30.00/ item
Transfer to cover ACH Debit	\$5.00/ item
Lost VISA Debit Replacement	\$5.00/ card
Personal Money Order	\$1.75/ item or \$1.00 Seniors
Stop Payment on Money Order	\$35.00/ each
(Must wait a 30 day period)	
Copy of Money Order	\$10.00/ each
Bank Check in Member's name only	No Charge
Bank Check In Other than Member's name	\$3.00/ item
Copy of a Bank Check	\$5.00/ item
Letters to DMV for Closed Loans	\$30.00/ item
IRA Close out	\$50.00/ account
Levy & Garnishment	\$50.00
Non-member cashing member's check	\$5.00

(1) Maintenance fee is waived for those under the age of 18, or over 60 and also if you elect to receive your monthly statements paperless via "e-statements".

(2) Seniors with direct deposit of pension/social security payments receive 1 free box of checks per year

* for exceptions call office