



SCHEDULE OF FEES & CHARGES EFFECTIVE MAY 1, 2025

IRA Savings Account Fees

IRA Withdrawal Fee (Four (4) free)----- \$5.00

Holiday Savings Account Fees

Account Withdrawal (between Feb. 1st and Sept. 30th)----- \$10.00 per withdrawal

Checking Account Fees

Overdraft Transfer----- \$5.00 per transfer
 Stop Payment----- \$30.00 per request
 NSF Charge----- \$30.00 per presentment
 Overdraft Paid (Courtesy Pay)----- \$30.00
 Copy of Check----- \$5.00
 Checkbook Balancing (per hour)----- \$25.00

Other Service Fees

Wire Transfer (Outgoing)----- \$15.00 per transfer
 Check Cashing (if balance is less than \$250)----- \$5.00 per check
 Cashier's Check----- \$5.00 per check
 Money Order----- \$5.00 per money order
 Abandoned Account----- \$30.00
 Statement Copy----- \$5.00 per copy
 Account Activity Printout----- \$3.00 per page
 Deposited Item Return----- \$25.00 max or check amount
 Legal Process/Levies/Garnishments----- \$75.00
 Dormant Account (After twelve (12) months of inactivity)----- \$5.00 per month
 Account Closure----- \$5.00 per account
 Photo Copies/Fax (Outgoing)----- \$1.00 per page
 Return Mail----- \$5.00
 Loan Payment Item Return Fee----- \$25.00 per item
 Verification of Account Fee----- \$10.00
 Telephone Transfer Fee----- \$3.00
 Mail Receipts----- \$5.00
 Incorrect EFT----- \$5.00
 Paper Statements----- \$3.00
 Bill Pay Inactivity (After three (3) months)----- \$1.00
 Mortgage Subordination----- \$100.00

EFT/ATM Fees

Debit Rush----- \$35.00
 ATM/ITM Deposit Correction----- \$30.00
 Card Replacement----- \$15.00 per card
 VISA ATM Transaction----- 2% of transaction (\$10 maximum)
 Debit Card Overdraft----- \$30.00 per item
 ACH Overdraft----- \$30.00 per item