

Account and Service Fees (effective 02-01-2026)

Account History Printout Fee	\$2.00 per printout
Account Reconciliation Fee	\$26.00 per hour
Account Research Fee	\$26.00 per hour (1 hour minimum)
ACH/Check Stop Payment Fee	\$26.00
ATM Empty Envelope Deposit	\$26.00 per item
Cashier's Check fee	\$2.00 (1 free per day)
Check Copies	\$2.00 per copy (first 2 copies free)
Coin Counter	No Charge
Companion Card	\$3.95
Copy Fee	\$.50 per sheet
Counter Checks	\$5.00 (12 Counter checks free with Printed Check Order)
Deposited Item Returned Fee	\$26.00 per item
Fax Fee	\$5.00 for First Page (\$1.00 each additional page)
Foreign Currency Order Fee	\$20.00
Garnishment Processing Fee	\$25.00 per occurrence
Gift Card	\$3.50
Inactive Account fee (after 2 years of inactivity)	\$10.00/month
Litigation/Documentation Research Fee	\$75.00 per hour (1 hour minimum)
Mail Return Fee	\$5.00 per occurrence
Membership Fee (waived for youth accounts)	\$5.00
Money Order Fee	\$2.00 each
NSF Fee	\$26.00
NSF Fee (Reg D)	\$10.00
Overdraft Advance Fee	\$26.00
Overdraft Transfer from Savings	No Charge
Overdraft Transfer from Timeline Loan	No Charge
Paper Statement Fee	\$3.00 per month (E-Statements, 17 and under, 55 + exempt)
Pay by Phone- Assisted	\$15.00 per occurrence
Pay by Phone- Automated	\$7.00 per occurrence
Pay by Website	\$7.00 per occurrence (waived with recurring payments)
Possibilities Account Excess Withdrawal Fee (2 withdrawals allowed)	\$2.00
Share Savings Account Below Minimum Fee	\$2.00
Statement Copy Fee	\$2.00 per copy
Traveler's Card	\$9.95
Visa Debit Card Replacement Fee	\$10.00
Wire Transfer Fee (Incoming)	\$15.00
Wire Transfer Free (Outgoing)	\$20.00
Wire Transfer Fee (International-Outgoing)	\$35.00