

Fee Schedule



Checking Account	
Overdraft	\$30.00 per item*
Returned Deposit Item	\$5.00 per item
Returned Deposit Item On Presenter (Self)	\$30.00 per item
Exception Manual Posting Fee	\$5.00 per item
Stop Payment Request for Item or a # Sequence	\$25.00 per request
Overdraft Transfer From Savings	\$5.00 per transfer
Copies of Cleared Drafts (Free Online)	\$3.00 per draft
Check Printing	prices vary depending upon style
Yes Checking Account	\$5.00 per month
Super Share Account	
Excessive Withdrawal Fee	3 free per month \$5 thereafter
Credit Cards	
Late Fee	up to \$25.00
Card Replacement Fee	1 free per year, \$15.00
Refund Check	\$25.00
Copies of Sales Drafts	\$10.00 each
Originals of Sales, Drafts & Other Documents	\$10.00 each
Expedited Card	varies - call for info
Electronic Funds Transfer Fees	
Off Network ATM Transactions	\$2.00 per transaction
Overdraft of Savings	\$30.00 per item
Loan Fees	
Skip Payment Fee (Consumer Loans)	\$25.00 per payment
Loan Payment by Credit Card (Visa or MasterCard)	\$10.00 per payment
Home Equity Loans	document fee (\$75) pass thru fees
Consumer Loan Refinance Fee	1% of loan amount \$50 minimum - \$150 maximum

*See Membership & Account Agreement.

Dormant/Abandoned Accounts & Monetary Instruments	
Dormancy Fees	\$5.00 per month
Abandoned Account Fee	\$50.00
Abandoned Cashier's Checks & Money Orders	\$50.00
Other Services	
Overdraft of Savings with ATM Card or ACH Item	\$30.00 item
Account Research and/or Reconciliation	\$35.00 per hour (1 hour minimum)
Paper Statement Fee (e-Statements Free)	\$3.00 per statement (on all new accounts - minors excluded.)
Copy of Statement	\$10.00 per statement
Domestic Outgoing Wire Transfer	\$20.00
Foreign Outgoing Wire Transfer	\$50.00
Cashier's Check	\$5.00 each when payee is other than the account holder.
Money Order	\$3.00 each
Check Cashing	\$3.00 per check for anyone over 18 with less than \$200 in regular shares and no other active services.
Account Reopening	\$15.00 for any membership closed and re-opened more than once in a 12 month period.
Levy/Garnishment Fee	\$75.00
Undeliverable Mail	\$10.00 per piece
Safe Deposit Boxes	
3x5 (Downtown & Singing Hills)	\$25.00 per year
3x10 (Downtown, Meadows, & Singing Hills)	\$45.00 per year
5x5 (Meadows & Singing Hills)	\$40.00 per year
5x10 (Meadows & Singing Hills)	\$60.00 per year
10x10 (Meadows)	\$75.00 per year
Key Replacement Fee	\$150.00
Box Drilling Fee	\$250.00 per drill

Effective July 1, 2025

Subject to change without notice.