## **Miscellaneous Service Fees/Charges Schedule**

Cashier's Checks Payable to Third Party	\$2.00 per check
Dividend Checking (balance under \$1,000)	\$5.00/month
	\$5.00 per withdraw
Garnishments/Levy	
Gift Cards (VISA)	\$3.50 per card
Health Savings Direct Transfer/Rollover Outbound Funds F	
• Inactive Share Savings Account (12 months, 19+, \$100 or	
<ul> <li>Inactive Sharedraft checking (12 months, \$100 or less)</li> </ul>	
Internet Bill Payment Check Fees	Overnight Check Delivery - \$19.95
,	Second Day Check Delivery - \$14.95
	Second Day Electronic Delivery - \$4.95
Member Account Research/Account Reconciliation	
Money Market/Share Premium under \$1,000	
Money Orders - Member	\$2.00 per check
Night Depository Bag	Zipper - \$5.00; Zipper & Lock - \$25.00
Overdraft NSF item Paid Charge or Returned Charge	
(Returned Check or Electronic Debit for Non-sufficient Fun-	
<ul> <li>Retirement Direct Transfer/Rollover Outbound Funds Fee</li> </ul>	\$25.00 per transfer
Return Mail Fee	\$7.00
Safe Deposit Box Annual Fees	3X5: \$25.00   3X10: \$35.00   5X10: \$65.00   10X10: \$85.00
·	Late Payment - \$5.00/month (beginning one month from due date)
	Loss of Key - \$10.00 plus costs; Loss of Both Keys - \$20.00 plus costs
Share Club Checking	Under age 55 - \$5.95/month
	Age 55 and older - \$3.95/month
Signature Guarantee - Medallion	
Stop Payment	
	\$25.00 per request
Wire Transfer Incoming	\$10.00 per transfer
	In the USA - \$20.00 per request
Debit Card Rush Order Replacement Fee	·
<ul> <li>VISA international Point Of Sale Transaction Fee</li> </ul>	
Membership Par Value	\$5.00