

Fee Schedule For Following Accounts*

Effective February 1, 2016

Savings Accounts: Membership Savings; Additional Savings; Holiday Savings; Vacation Savings; Prosper Savings; Escrow Savings
Checking Accounts: Free Checking; Select Checking; Optimum Checking
Money Market Savings Accounts: Money Market Savings; Success Money Market Savings; Individual Retirement Accounts

Fees you could be charged

Holiday Savings Account

Early withdrawal fee \$5.00 each

Checking Accounts

Free Checking No monthly fees
Select Checking with Interest \$5.00 per month (if average daily balance falls below \$1,000)
Optimum Checking \$10.00 per month (if average daily balance falls below \$10,000)

Prosper Savings Account (also see misc. fees)

Excessive withdrawal fee \$10.00 each (if over 6 total per month)
If fall below minimum during month \$10.00 fee

Money Market Account, Success Money Market (also see misc. fees)

Check Printing (optional) \$10.00 for 25 checks (Success MMA = free printing through Deluxe Corp.)
Excessive withdrawal fee \$10.00 each (if over 6 total per month)
If fall below minimum during month \$10.00 fee

Miscellaneous

Dormant Account (if no activity for 12 months) \$5.00 each month
Non-Sufficient Funds Fee \$34.95 (includes NSF's from Debit and ATM transactions)
No-Bounce Overdraft Fee \$25.95 (applies to overdrafts created by check, ATM withdrawal, or other electronic means; max 5 per day; not charged if overdrawn \$5 or less)
Online Banking Free
Online Bill Pay Free
 Expedited Payment By Electronic Vendor \$5.00
 Expedited Payment By Check Vendor \$25.00
 Year End CD of Bills & Payments \$25.00
Research Services/Checkbook Balancing \$20.00 per hour
Fax/Copy \$1.00 per page
Returned Presented Checks \$10.00
Savings Account Early Closure Fee \$15.00 (charged if closed within 180 days of opening date)
Account Re-Open Fee \$15.00 (if within one year of closing)
Stop Payment Fee (includes Cashier's Checks) \$30.00
Bad Address \$5.00 per mail item returned
Verification of Deposit Request \$5.00
Tax Levy/Garnishment \$50.00
Wire Transfer Outgoing (Domestic) \$20.00
Wire Transfer Outgoing (International) \$30.00
Wire Transfer Incoming (International) \$12.00
IRA Rollover Outbound \$20.00 (from Savings Account)
IRA Administration Fee (annual; one fee per member) \$10.00 (from Savings Account)
IRA Early Withdrawal (if before age 59 ½) \$20.00
Originate Loan Payment From Other Financial Institution \$5.00 per time

ATM/Debit Card Fees

Deposits Free
Purchases (Point of Sale Credit Transactions) Free (Tell merchants to process your purchase as a "credit" transaction)
First Card Free
Replacement/Additional Card \$5.00
PIN Reorder \$3.00
MasterCard Debit Card Foreign Country Transaction Fees
 Currency Conversion .2%
 Issuer Cross-Border Assessment .8%

Safe Deposit Boxes (not all sizes available at all branches)

3" x 5"	\$28.00	5" x 10"	\$60.00
3" x 10"	\$42.00	10" x 10"	\$72.00
6" x 5"	\$42.00		

*For additional free services and potential fees, see our Member Rewards Brochure.

Updated 3/11/13