

Fee Schedule

Effective 05.01.2025

Share Draft Account Fees

Check, Electronic Bill Pay, ATM, Debit Card, or ACH (Electronic Debit)

Returns

Overdraft Transfer Fee	\$5.00 / item
Insufficient Funds Fee (NSF)	\$35.00 / item
Stop Payment Fee	\$20.00 / item
Copy of Paid Draft Fee	\$5.00 / item
ACH Origination Fee	\$5.00 / item
Share Draft Printing Fee	<i>Prices vary depending on style</i>

ATM/Debit/Credit Card Fees

Card Replacement Fee	\$10.00 / card
Card Replacement Rush Fee	\$45.00 / card
Credit Card Replacement Fee	\$25.00 / card
Cash Advance for Non-Cencap Card	\$10.00

Lending Fees

Loan payment via cash advance	\$10.00
Consumer Loan Late Fee	\$25.00

Other Service Fees

(Applicable to all accounts)

Bad Address Fee	\$5.00
Close Account Fee	\$20.00
Deposit Return Item Fee	\$20.00 / item
Statement Copy Fee	\$10.00 / item
Microfiche Statement Fee	\$10.00 / item
Stop Payment <i>(official check)</i>	\$25.00 / item
Official Check <i>(in excess of one)</i> Fee	\$5.00 / check
Early Closed Share Certificate Fee	<i>One Half of Term</i>
Early Withdrawal from Christmas or Vacation Account Fee	\$10 / each time
Research of Account Fee	\$25.00 / hour
Outgoing Domestic Wire Fee	\$20.00 / item
Outgoing Foreign Wire Fee	\$40.00 / item
Incoming Domestic Wire Fee	\$10.00 / item
Incoming Foreign Wire Fee	\$20.00 / item
Inactive Account Fee <i>(12 months inactive)</i>	\$5 / month
Coin Deposit / Purchase Fee <i>(Business accounts)</i>	3% of total coin amount



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government