



**Visa Credit Cards**

**Fees**

Cash Advance Fee	\$3.00
Over Limit Fee	\$25.00

**Visa Debit/Credit Cards**

Replace Card – Lost/Stolen/Damaged	\$5.50
Rush Delivery	\$35.00
Foreign Transaction at ATM	\$2.00

**Loans**

Late Fee	\$25.00
----------	---------

**Share Draft/Checking**

Returned Draft/ACH Item – NSF	\$26.00
Stop Payment	\$26.00
Copies	\$2.00 each
Courtesy Pay/Reg E Overdraft	\$26.00
20 Consecutive Days Negative Balance Fee	\$26.00

**Other Fees**

Money Orders, Cashier’s Checks, Corporate Drafts		\$1.00 each
Wires	Domestic	\$20.00
Account Research/Reconciliation		\$12.00 per hour
On Us Check Cashing for Non-Members		\$8.00
Returned Deposit Check		\$10.00
Returned Mail		\$3.00 per month
Safe Deposit Box Rental	(3x5)	\$15.00 annually
	(3x10)	\$25.00 annually
	(5x10)	\$30.00 annually
	(10x10)	\$45.00 annually
Reg D Enforcement – After 6 Withdrawals from Share Account		\$1.00 each
Pre-Load Debit Card		\$6.00 initial fee
		\$2.00 reload fee

**Free Services**

Notary Services	Coin Services	E-Statements
Direct Deposit	Online Banking	Phone Teller
Incoming Wires	Mobile Banking	Bill Pay