

# Services & Fees

Effective February 1<sup>st</sup>, 2021

## Shares (Savings):

Minimum to Open	\$25
Excessive Withdrawal Fee (Over 6 per Month)	\$ 5
Re-opening Fee (Within 1 yr of closing, 90 day waiting period.)	\$25
IRA Annual Fee	\$ 0

## Share Drafts (Checking):

Member Rewards Checking	\$4.95/mo
Fresh Start Checking	\$9.95/mo
Direct Deposit Checking (Avg Bal below \$250) (10/1/2017)	\$3.00/mo
Non-Sufficient Funds (NSF)	\$35
Stop Payment Orders (6 months)	\$25

## ATM & Debit Cards:

Replacement Card (Lost or Damaged)	\$10
Out of Network Withdrawals	\$2
International Transaction Fee	3%

## Wire Transfers:

Outgoing**	\$25
Incoming**	\$10

## Miscellaneous Fees & Charges:

Notary Fee for Non-Members	\$5
Official (Cashier's) Checks*	\$3
Non-Members	\$4
Money Orders*	\$1.50
Non-Members	\$2.50
Draft Copies	\$2.50
Copy of Statement	\$5
Account Printout within last 30 days*	\$1
Return Mail Fee	\$5
Loose Coin (Over \$300.00)	\$5
Overdraft Share to Share Transfer	\$5
Return Deposit Items (Includes Loan Payment Items)	\$35
Account Reconciliation (Per Hour)	\$25
Levy Processing Fee	\$20
Garnishment Processing Fee	\$30
Duplicate Lien Release**	\$10
Inactive Account Fee (6 months of no activity)	\$5
Dormant Account Fee (6 months of no activity and returned mail)	\$5
IRS Duplicate Copies	\$5
Loan Payment Deferral (Skip a Payment)	\$25
Bill Pay Non-Use Fee (After 60 days non-use.)	\$5.95
Visa Gift Cards	\$5.00
Visa Travel Cards	\$6.00
ACH Loan Payment	\$1.00
Credit/Debit Card Loan Payment	\$2.95
Temporary Checks	\$1.00
Safe Deposit Boxes (Golden Eagle Branch Only) **	
3 x 10	\$20.00 yr
5 x 10	\$40.00 yr
10 x 10	\$60.00 yr
Keys (deposit for 2 keys)	\$15.00

\* - No charge for Platinum

\*\* - Half-price for Platinum