



Consumer Schedule of Fees and Charges

Account Activity Printout / Draft Copy	\$5.00 per page
Account Balancing Assistance / Research	\$30.00 per hour
Account Closed within first 180 days	\$25.00
Account Levy	\$75.00 each + additional attorney fees
ATM withdrawal (Out of Network)	\$3.00
Cash Advance Fee for Non-Member	\$10.00 per transaction
Check Printing	Varies by Style of Check
	\$5.00 per check over \$50.00 or 1% of check total over
Check Cashing for non-member on member account	\$500.00 not to exceed \$100.00
Collection Draft (Domestic)	\$10.00 each
Collection Draft (Foreign)	\$30.00 each
Corporate Check (Payable to 3 rd parties)	\$5.00 each
Corporate Check Stop Payment	\$30.00
Direct Spending monthly service fee	\$5.00 per month
Empower Checking monthly service fee	\$20.00 per month
Foreign Check Processing	Amount Charged by the Drawee Financial Institution
Garnishment	Attorney fees as charged
Holiday Club early withdrawal fee (except for withdrawals made between November 1st & December 31st)	\$10.00 per withdrawal
International Transaction Fee Debit / Credit Card	1.00% of the transaction
Medallion Stamp Services	\$25.00 per event
Money Market minimum balance fee	\$10.00 per month
Money Order	\$5.00 each
Money Order Stop Payment	\$20.00 each
Non-Sufficient Funds	\$35.00
Overdraft paid	\$35.00 each
Overdraft Transfer	\$5.00 each
Paper Statement Fee	\$6.00 per mailed statement
Payment by phone with Representative assistance from Debit / Credit Card	\$14.95
Payment by phone with Representative assistance from External Account (ACH)	\$3.00
Phone Transfer with Representative assistance	\$2.00 per request
Prime Spending minimum balance fee or direct deposit with required ATM card transaction count	\$9.00 per month
Replacement Debit / Credit Card Replacement Fee	\$10.00 per card
Rush Debit / Credit Card Fee	\$30.00 additional to the card replacement
Save to Win withdrawal outside of maturity	\$25.00 for first withdrawal 2nd withdrawal results in closure
Skip-a-Payment	\$40.00 each
Statement Copy	\$5.00 each
Stop Payment ACH, Bill Pay or Draft	\$30.00
Summer Savings early withdrawal fee (except for withdrawals made between June 1st & August 31st)	\$10.00 per withdrawal
Temporary draft checks (4 checks to a page)	\$2.00 per page
Undeliverable mail (Returned mail / Bad address)	\$5.00
Wire tracer - Foreign	\$30.00
Wire Transfer (Domestic outgoing)	\$30.00
Wire Transfer (International outgoing)	\$55.00