

Consumer Schedule of Fees and Charges

Account activity printout/draft copy	\$5.00 per page
Account balancing assistance/research	\$30.00 per hour (\$10.00 minimum)
Account levy	\$75.00 each
Account closed within first 180 days	\$25.00
ATM withdrawal (Out of network)	\$2.00 each
Check printing	Varies by style of check
Check by phone	\$7.50 each
Coin counting machine	3% of total coin amount counted
Non-Member coin counting machine	7% of total coin amount counted
Collection draft (domestic)	\$10.00 each
Collection draft (foreign)	\$30.00 each
Corporate check (payable to 3rd parties)	\$5.00 each
Direct Spending monthly service fee	\$5.00 per month
Empower Checking monthly service fee	\$20.00 per month
Holiday Club early withdrawal fee (except for withdrawals made between November 1st & December 31st)	\$10.00 each
Loan Late Payment	5% payment amount
Money Market check fee (after 3 checks each month)	\$10.00 each
Open Transfers Premium	\$20.00 each
Money order	\$3.00 each
Non sufficient funds	\$35.00 each
Overdraft paid	\$35.00 each
Overdraft transfer	\$5.00 each
Paper statement fee	\$5.00 per mailed statement
Prime Spending minimum balance fee	\$9.00 per month
Replace lost check card	\$7.50 each
Return deposit item	\$35.00 each
Skip-a-Payment	\$40.00 each
Statement copy	\$5.00 each
Stop payment ACH or draft	\$30.00 each
Summer Savings early withdrawal fee (except for withdrawals made between June 1st & August 31st)	\$10.00 each
Temporary checks (4 checks to a page)	\$2.00 per page
Transfer to cover overdraft	\$5 each
Undeliverable mail (Returned mail/Bad address)	\$10.00
Western Union	\$7.50 each
Wire tracer - Foreign	\$30.00 each
Wire transfer (Incoming Business Account)	\$10.00 each
Wire transfer (domestic outgoing)	\$20.00 each
Wire transfer (International Outgoing)	\$55.00 each

Commercial Schedule of Fees and Charges

Account Activity Printout/Draft Copy	\$5.00 per page
Account Balancing Assistance/Research	\$30 per hour (\$10 minimum)
Account Levy	\$75 Each
Account Closed Within First 180 Days	\$25.00
ATM Withdrawal	
Outside of Network	\$2
Check Printing	Varies by style of Check
Check by Phone	\$7.50
Coin Counting Machine	3% of Total Coin Amount Counted
Collection Draft	
Domestic	\$10 Each
Foreign	\$30 Each
Corporate Check (Payable to 3rd Party)	\$5 Each
Incoming Wire Transfer Fee	\$10
Money Market Check Fee	\$10 Each After 3 Checks per Month
Money Order	\$3 Each
Non Sufficient Funds	
ATM, debit card purchases, drafts, pre-authorization withdrawal	\$35 Each
Open Transfers	
Standard Delivery (2-3 Business Days)	FREE
Premium Delivery (next Business Day)	\$20
Overdraft Paid	
ATM, debit card purchases, drafts, pre-authorization withdrawal	\$35 Each
Paper Statement Fee	\$3 per Mailed Statement
Replace Lost Check Card	\$7.50 Each
Return Deposit Item	\$5 Each
Statement Copy	\$3 Each
Stop Payment ACH or Draft	\$30 Each
Temporary Checks	\$2 Per Page (4 checks)
Transaction Fees	
Enterprise Checking	
Debit Item Fee	\$0.15 per Debit
Deposit Item Fee	\$0.10 per Deposit
SOHO Checking (First 99 Transactions per Month Free)	\$0.75 Each Transaction
Growth Checking (First 1,000 Transactions per Month Free)	\$0.75 Each Transaction
Transfer to Cover Overdraft	\$5 Each
Undeliverable Mail	
Returned Mail/Bad Address	\$5
Western Union	\$15 Each
Wire Transfer (Domestic Outgoing)	\$20 Each