



Effective: July 1, 2021

All products, services, and prices are subject to change.

BASIC SHARE ACCOUNT	
Value of membership share account	\$25
Minimum balance to earn dividends	\$300
Account closure fee (within 30 days)	\$25
Monthly maintenance fee for inactive accounts (over 2 yrs. < \$200)	\$5
CHECKING ACCOUNT	
Check printing	Varies
Minimum balance to earn dividends	\$300
Account closure fee (within 30 days)	\$25
NSF return (per item)	\$25
Stop payment (per item)	\$25
Copy of paid draft (first 3 free per month)	\$2
Transfer fee initiated by manual overdraft	\$1
Foreign checks subject to current site & service charges	\$6
Return NSF check from a deposit (per item)	\$25
Return NSF Foreign checks (per item)	\$40
VISA	
Annual fee	FREE
Temporary immediate credit line increase	\$10
Over limit fee	FREE
Return Check Fee	\$25
Replacement of lost card (> 1x)	\$15
Replacement of stolen card	FREE
Late Payment	\$20
Credit Card – 2 day Express	\$35
ATM CARD/DEBIT CARD	
Transaction fee @ co-op network ATM (max allowed 3 per day)	FREE
Replacement or lost card (> 1x)	\$15
Replacement of stolen card	FREE
Wire Transfers	
Wire transfer (domestic)	\$20
Wire transfer (international)	\$35
Wire transfer (incoming)	\$5
Safe Deposit Box	
Drilling Charge & replacement keys	\$225
Lost key replacement	\$25
3x5x24	\$30
5x5x24	\$40
3x10x24	\$50
5x10x24	\$60
MISCELLANEOUS	
ACH return item	\$25
Account closed – escheat	\$30
Return statement (due to incorrect address)	\$5
Statement copy fee (per copy)	\$1
Xerox copies	\$0.10
Legal processing fee (subpoena, garnishment, levy, summons)	\$30
Notary Service (members only)	FREE
Research per hour (1 hour minimum)	\$25
Non-Member Check Cashing Fee	\$5 per item
Corporate Checks	\$2.00
Loan Late Fee (after 30 Days)	\$10.00
Annual box of checks (60 years+)	FREE
Sending payments via Bill Pay	FREE
Gift Card	\$3.00