

## Schedule of Fees & Charges -- Effective December 1, 2018

### Money Transfer Fees

Wire Transfer Standard Outbound	\$15
Wire Transfer Standard Inbound	FREE
Funds Transfer Standard Outbound (Online)	\$2
Funds Transfer Standard Inbound (Online)	FREE
Funds Transfer Next Day Inbound/Outbound (Online)	\$5
Bill Payment Expedited Funds via ACH	\$8
Bill Payment Expedited Funds via Fed Ex Delivery	\$28

### Plastic Card Fees

VISA® Debit Card	FREE
Replacement for VISA Debit Card	\$25
Replacement for VISA Debit Card Rush	\$45
VISA Debit Card PIN Rush	\$45
Foreign ATM Withdrawal (after first 5 FREE)	\$1
Foreign Point of Sale Withdrawal	FREE
Foreign ATM Inquiry (after first 5 FREE)	\$0.50

### Savings, Checking and Money Market Accounts

Overdraft Privilege	\$28
Insufficient Funds	\$28
Overdrawn	\$28
Returned Deposit Item	\$15
Stop Payment	\$15 (\$10 through Online Banking)
Check Printing	1st 50 FREE/varies thereafter
Foreign Check Collection	Fed charge passed on to member
Check Copy	\$5
Money Market Excess Check After 3	\$20
Money Market Frequency Withdrawal	\$2 for more than 3 teller withdrawals per month

### Account/Other Fees

Automatic Transfer to Cover Overdraft	\$1
Early Holiday Club Withdrawal	\$5
Teller Frequency Withdrawal from Savings	3 FREE/month, then \$2/withdrawal
Cashier's Checks	2 FREE per day, then \$5/check
Money Orders	FREE if aggregate balances are \$5,000 or more, otherwise \$2
Copy of Statement	\$5
Transaction Printout	\$2
Account Reconciliation/Research	\$30/hour
Garnishment/Notice of Levy	\$50
Verification of Account	\$10
Returned Address	\$10
Inactive Account (18+ years of age)	\$5/month (after 18 months of inactivity)
Close Account within 90 Days	\$10
Reopen Account within 90 Days	\$10
Notary for Non-Members	\$5/seal
Notary for Members	5 FREE/Day, \$2/seal thereafter
Health Savings Account Annual Fee	FREE
Little Buffalos Accounts, Teen Accounts & Young Adult Accounts-Statements	E-statements are FREE or \$5/month for paper statements