



SCHEDULE OF FEES AND CHARGES

Effective January 1, 2023

MEMBERSHIP		CHRISTMAS CLUB	
New Membership	\$5.00	Early Withdrawal Penalty Fee	\$10.00
SHARE DRAFT ACCOUNTS (Checking)		ADDITIONAL SERVICES / CHARGES	
Monthly Fee	FREE	Account Reconciliation	\$10/Hour
Printed checks	Varies by selection	Certified Check	\$1/Each
Non-sufficient funds (NSF)	\$25/Item	Money Order	\$1/Each
Stop Payment	\$4/Request	Share Draft Copy	\$2/Each
SHARE ACCOUNTS (Savings)		Wire Transfer (Domestic Outgoing)	\$15/Each
Regular Share Account	FREE	Bill Pay	\$5 initial fee, then \$3/Month
(Minimum balance to open is \$5 membership fee)		Temporary Checks (sheet of 4)	\$4/Sheet
Special Share Account	FREE	OVERDRAFT / NON-SUFFICIENT FUNDS	
(No minimum balance applies)		Tier 1 Basic Overdraft Protection	FREE
SHARE CERTIFICATE		(Overdraft paid by transfer from share account)	
Early Withdrawal	1 month of interest, earned or unearned	Tier 2 Courtesy Pay	\$25/Item
		(Waived if resulting available balance is less than \$25 negative)	