

**DEBIT/ATM FEES**

ATM Balance Inquiry	\$1.50
ATM Card Fee w/Direct Deposit or Checking Account	No Fee
ATM Card Lost/Stolen/Replaced w/New Card Number	\$10.00
Duplicate Card Only	\$5.00
ATM PIN Only	\$5.00
ATM Withdrawal, Point of Sale PIN and PINLESS Debit Transactions:	
Up to 12 per Month	No Fee
Over 12 per Month	\$1 ea.
Debit Card Lost/Stolen/Replaced w/New Card Number	\$10.00
Rush Orders: See Express Delivery for Additional Cost	
Debit Card Reorders:	Duplicate Card Only \$5.00
Draft Copy- Debit Transaction	\$15.00
Debit Transactions (sign your name)	No Fee
Automatic Savings Transfer to Cover Debit or ATM Item	\$5.00

**CHECKING FEES**

ACH Incorrect Account Number Charge	\$10.00
<sup>1</sup> Automatic Savings Transfer to Cover Check or ACH Item	\$5.00
Certified Check	\$13.00
Copy of Paid Check, with a teller or over the phone (date, amount, and check number must be provided)	\$2.00
Copy of Paid Check through Horizons@Home (available for 90 days)	Free
Check Printing	Per Catalog
<sup>3</sup> Check Printing w/Direct Deposit of Full Pay (1) One Box Free/Yr	
Insufficient Funds (check or ACH item)*	\$28.00
Stop Payment (check or ACH item)*	\$28.00
Revoke ACH Authorization or Debit* (restrictions apply)	\$28.00
Courtesy Pay Fee*	\$28.00
Copy of Deposit/Withdrawal Receipt	\$3.00
Deposited Check Returned*:	If written on own account \$28.00 If written to you \$20.00

**OTHER FEES**

Address Correction- Notification from Post Office or Return Mail for Incorrect Address	\$2.50
Canadian Check Deposited*	\$15.00
Foreign Check Deposited	\$32.00
Statement Copy	\$3.00/pg
Interim Statement (computer printout)	\$2.00/pg
New Account Membership Fee	\$1.00
Check Returned from a Shared Service Center*	\$28.00
Money Orders	\$2.00 each
All Official Checks payable to third party	\$2.00
Copy of Official Check	\$4.00

Replacement of Lost/Stolen Official Check (restrictions apply)		\$25.00
Inactive Account After 1 Year		
	Balance \$150.00 or More	No Fee
	Balance Under \$150.00	\$3.00/mo.
Reopen Closed Membership	First/ Second/ All Subsequent	
		\$10.00/ \$15.00/ \$31.00
Closed Membership Charge if Account Closed: Within 12 Months of Opening Account		\$15.00
Travelers Checks		\$1.00 per \$100
IRA Closing Fee (By Early Withdrawal,Rollover or Direct Transfer)		\$30.00
Reconciliation/Research:	\$25.00/hr. (Minimum Charge \$6.00)	
Replacement of Mortgage Discharge		\$13.00
Notary Services:	Members	No Fee
	Non-Member	\$2.00
VISA Gift Cards		\$3.50
VISA Prepaid Debit Cards		\$5.00
Wire Transfers (all instructions provided by member): (restrictions may apply)		
	Incoming	\$13.00
	Outgoing - Domestic	\$25.00
	Outgoing - Foreign	\$50.00
Express Delivery (Cost Plus) <sup>+</sup>		\$7.00
Protest Letter		\$19.00
Legal Processing (i.e. restraints, garnishments, information subpoenas)		\$30.00

### **VISA FEES**

Late Fee	\$25.00
Rush Card Fee*	\$55.00
Document Copy Fee	\$19.00
Return Payment Fee	\$25.00
PIN Confirmation Fee	\$3.00
Abuse Card Fee	\$7.00
VISA Statement Copy	\$3.00

### **BILL PAYER FEES**

<sup>2</sup> Monthly Fee	No Fee
Research Fee	\$25.00
Expedited Payment Convenience Fee	\$35.00
Send Money Via PayPal Fee	\$2.00

### **LOAN FEES**

Late Payment Fee	\$25.00
Skip-a-Payment Fee	\$29.00
1st Mortgage Late Fee	2.5% of Payment

\* Denotes Change from Previous Schedule

<sup>+</sup> AS of 1/1/17 - delivery charge of \$30 applies. Rate subject to change based on courier cost.

<sup>1</sup> Up to the limit allowed under Reg.D

<sup>2</sup> \$4.95 per month if account opened and not used for 3 months.

<sup>3</sup> With direct deposit standard check design. Any other design \$5 off.