



Share and Share Draft Account	Amount	Loans	Amount
Fresh Start Checking	\$10.00	Skip Loan Payment	\$25 per loan, per month
Minimum Share/Saving Balance	\$5.00	<i>Limit 2 per loan per year. Not available on VISA credit cards or real estate loans.</i>	
Membership fee	0.25	Gap Insurance Auto Loans	\$630 ADR included
Closed Account (open less than 6 months)	\$5 at closing	<b>Gap Insurance Boat</b>	
Share Account Excessive Withdrawal Fee	\$1 (6 free within a month)	0-60 months	\$325
Christmas Club Early Withdraw	\$10	61-72 months	\$355
<i>Unlimited free withdrawals October 1st to December 31st</i>		73-84	\$440
Statement Copy	\$8 per copy	<b>Gap Insurance RV/Travel Trailer/Motor Home 0-84 months</b>	
Account History	\$2 per copy	\$0-25,000	\$330
NSF Charge	\$30 per item	\$25,0001-50,000	\$430
Stop Payment	\$10 per item	\$50,001-75,000	\$505
Draft/Check Copy	\$2 per item	\$75,001-100,000	\$580
Debit Card Replacement	\$5 per card	Home Equity Loan Processing Fee	1% of loan amount
Debit Card PIN Reissue	\$5 per PIN		
Paper Statement Fee (Member under 55)	\$1 per statement mailed	<b>Miscellaneous Fees</b>	<b>Amount</b>
Dormant Account Fee (no activity after 12 mos.)	\$5 per month	Money Order	\$1 per check
<i>no transactions in 12MO/ no other savings or loan services</i>		Incoming Wire Transfer	\$10 per wire
Min. Balance Fee (Share Draft balance drops below \$500)	\$5 per month	Outgoing Wire Transfer	\$20 per wire
Debit Card Account Maintenance Fee	\$5 per month	Outgoing International Wire Transfer	\$50 per wire
Overdraft Protection Transfer	\$5 per transfer	Invalid Address (Returned Mail)	\$5

Effective January 1, 2023  
All fees are subject to change