

Share Draft/Checking Account

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF

Per Presentment	\$18.00
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Stop Payment of Check:

Processing Fee	\$5.00
Presentment Fee	\$20.00

Per Check Charge	FREE
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Microfilm Copy of Check	\$3.00
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Reinstatement of a Closed Account:

Checking	\$25.00
Debit Card	\$25.00
Savings	\$25.00

Check Written on Closed Account	\$30.00
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Returned Check/Return of Deposited Item	\$25.00
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Check Card/ATM Services

ATM Withdrawals:

American Heritage/Proprietary Machines (Unlimited)	FREE
Other Machines - Up to 10 Per Month	FREE
Each Additional Withdrawal	\$1.00

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance	
Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF	
Per Presentment	\$18.00

Change of PIN	\$5.00
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Replacement Card	\$5.00
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Replacement Card - EMV Chip Card	\$7.50
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Reinstatement of Card Privileges	\$25.00
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Return of ATM Deposit	\$25.00
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Empty Envelope ATM Deposit	\$25.00
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ACH/Digital Services

OnLine Teller	FREE
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Wires Per Month	\$10.00
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Wires & ACH Origination Per Month +\$7.00	
Per ACH file	\$35.00

ACH Per Month +\$7.00 Per ACH File	\$25.00
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Check Positive Pay	\$50.00
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ACH Positive Pay	\$50.00
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Reverse Check Positive Pay	\$50.00
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Check & ACH Positive Pay	\$60.00
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ACH & Reverse Check Positive Pay	\$60.00
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OnLine Bill Payer Service	FREE
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Business Account Schedule of Fees and Charges

Effective June 1, 2025

eDeposit Mobile Service	FREE
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eDeposit Scanner Service

Trial Period, 90 Days	FREE
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Per Month Base Fee, First Year	\$37.50
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Per Month Base Fee, Second year and thereafter	\$50.00
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Per Item Fee	FREE
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Installation Fee	\$25.00
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Direct Deposit	FREE
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Phone Teller	FREE
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Overdraft Privilege Fee

Resulting Negative Balance	
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Less Than or Equal to \$25	\$10.00
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Resulting Negative Balance Greater Than \$25	\$15.00
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Non-Sufficient Funds (NSF)/Returned NSF	\$18.00
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Stop Payment/Revocation of ACH/

Electronic Item/Bill Payer:

Processing Fee	\$25.00
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Presentment Fee	FREE
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Wire Transfers:

Incoming	FREE
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Outgoing, Domestic	\$35.00
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Outgoing, International	\$50.00
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ACH Origination per month (Grandfathered Product)	\$20.00
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ACH/Payroll File Processing per file

(Grandfathered Product)	\$25.00
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Overdraft Protection Coverage Services

Transfer from Any Qualifying Share Account	FREE
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First Six Per Month from Line of Credit Source	FREE
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Each Additional Transfer from Line of Credit Account	\$5.00
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Business Checking Maintenance Fees

Free Business Checking Account PLUS	FREE
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Gold Business Checking Account

If balance falls below \$1,000 at any time during the month	\$10.00
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VIP Business Checking Account

If balance falls below \$5,000 at any time during the month	\$15.00
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Business Checking Transaction Fees

Free Business Checking Account PLUS

Combined Item count of 300 per month	FREE
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Each item over 300	\$0.25
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Gold Business Checking Account

Combined Item count of 500 per month	FREE
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Each item over 500	\$0.25
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VIP Business Checking Account

Combined Item count of 500 per month	FREE
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Each item over 500	\$0.25
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Business Money Market Maintenance Fees
Business Money Market Account

If balance falls below \$2,000 at any time during the month	\$10.00
Each Business MMA Share Draft less than \$500	\$5.00

VIP Money Market Account

If balance falls below \$50,000 at any time during the month	\$10.00
Each VIP MMA Share Draft less than \$500	\$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	\$20.00

Platinum Money Market Account

If balance falls below \$75,000 at any time during the month	\$10.00
Each Platinum MMA Share Draft less than \$1,000	\$5.00
Each time during any given statement cycle that the combined total of Money Market Share Drafts that clear and transfers exceed 6	\$20.00

High Yield Savings Maintenance Fees
High Yield Savings Account

If balance falls below \$10,000 at any time during the month	\$10.00
First Transfer and/or Withdrawal (Per Month)	FREE
Subsequent Transfers and/or Withdrawals	\$25.00

General Services

Court Order Fee	\$50.00
Closed Account Fee (if account closed within 90 days of account opening) ..	\$5.00
Boxed Coin Per Box	\$7.50
Rolled Coin Per Roll	\$0.15

Gift Card	\$2.50
Cashier's Check	\$2.00
Money Orders	\$2.00
Counter Checks (set of 4)	\$1.00
Travel Card (non-member charge)	\$4.00
Travel Card	\$2.50
Notary Service	FREE
Check Cashing Fee (Non-Member Charge)	\$5.00
Foreign Check Fee	\$20.00
STAMP Guaranty Fee (Non-IRC Related)	\$5.00
Writ of Attachment	\$100.00
Attorney Inquiries (Per Inquiry)	\$25.00
Escheatment Service	\$100.00
IRS Levy	\$100.00
Incorrect Address Fee (per month)	\$5.00
Inactive Account Fee after two years (per month)	\$10.00
Paper Statement Fee	\$3.00
Copy of Account Statement	\$3.00
Copy of CU Issued Check	\$7.00
Stop Payment of CU Issued Check	\$25.00
Stop Payment of CU Issued Money Order	\$2.00
Returned 3rd party Check Deposited at CU	\$25.00
Printout of Account History Statement (mailed)	\$2.00
Printout of Account History Statement (branch location) ..	\$0.50
Research/Reconciliation Fee (Per Half Hour)	\$25.00
Express Delivery - Standard Next Day	\$18.00
Express Delivery - Weekend Next Day	\$25.00