

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
Stop Payment of Check:	
Processing Fee	\$5.00
Presentment Fee	\$20.00
Per Check Charge	FREE
Microfilm Copy of Check	\$3.00
Reinstatement of a Closed Account:	
Checking	\$25.00
Debit Card	\$25.00
Savings	\$25.00
Check Written on Closed Account	\$30.00
Returned Check/Return of Deposited Item	\$25.00

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
Replacement Card	\$5.00
Replacement Card – EMV Chip Card	\$7.50
Reinstatement of Card Privileges	\$25.00
Return of ATM Deposit	\$25.00
Empty Envelope ATM Deposit	\$25.00

ACH/Digital Services

OnLine Teller	FREE
Wires Per Month	\$10.00
Wires & ACH Origination Per Month +\$7.00	
Per ACH file	\$35.00
ACH Per Month +\$7.00 Per ACH File	\$25.00
Check Positive Pay	\$50.00
ACH Positive Pay	\$50.00
Reverse Check Positive Pay	\$50.00
Check & ACH Positive Pay	\$60.00
ACH & Reverse Check Positive Pay	\$60.00

OnLine Bill Payer Service	FREE
eDeposit Mobile Service	FREE
eDeposit Scanner Service	
Trial Period, 90 Days	FREE
Per Month Base Fee, First Year	\$37.50
Per Month Base Fee, Second year and thereafter	\$50.00
Per Item Fee	FREE
Installation Fee	\$25.00
Direct Deposit	FREE
Phone Teller	FREE
Overdraft Privilege Fee	
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	\$18.00
Stop Payment/Revocation of ACH/ Electronic Item/Bill Payer:	
Processing Fee	\$25.00
Presentment Fee	FREE
Wire Transfers:	
Incoming	FREE
Outgoing, Domestic	\$35.00
Outgoing, International	\$50.00
ACH Origination per month (Grandfathered Product)	\$20.00
ACH/Payroll File Processing per file (Grandfathered Product)	\$25.00

Overdraft Protection Coverage Services

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

Business Checking Maintenance Fees

Free Business Checking Account PLUS	FREE
Gold Business Checking Account	
If balance falls below \$1,000 at any time during the month	\$10.00
VIP Business Checking Account	
If balance falls below \$5,000 at any time during the month	\$15.00

Business Checking Transaction Fees

Free Business Checking Account PLUS	
Combined Item count of 300 per month	FREE
Each item over 300	\$0.25
Gold Business Checking Account	
Combined Item count of 500 per month	FREE
Each item over 500	\$0.25
VIP Business Checking Account	
Combined Item count of 500 per month	FREE

Each item over 500..... \$0.25

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 Three Transfers and/or Withdrawals (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