

<b><u>Services:</u></b>	<b><u>Fee:</u></b>	<b><u>How To Avoid:</u></b>
ACH Return Payment	\$35.00	Maintain a positive balance to cover all pending items.
Copy of Check	\$1.00 per copy	Use Online Banking (review cleared checks)
Corporate Draft	\$1.50 (over 1/day)	Limit Corporate Drafts to 1 per day
Dormant Account Fee	\$2.00 (monthly)	Keep account active to avoid becoming dormant
Loan Late Payment Fee	20% of interest due	Make all payments on time
Non-Sufficient Funds	\$35.00	Maintain a positive balance to cover all pending transactions
Overdraft Transfer Fee	\$1.00 per transfer	Maintain a positive balance to cover all pending purchases
Printed account history	\$0.50	Use Online Banking to review account history
Stop Payment Fee	\$20.00	
VISA Late Payment Fee	\$25.00	Make all payments on time
Wire Transfer (Outgoing)	\$15.00	Use Online Bill Pay or A to A Transfer via Online Banking

**Card Services:**

ATM Transaction Fee (non Co-op)	\$2.50 each
ATM Replacement Card	\$4.00 per card
ATM Replacement Card Rush	\$35.00
Debit Card Replacement	\$2.00 per card
Debit Transaction Dispute	\$20.00 each

**Other Services:**

Copy Fee	\$0.30 per page
Fax Fee	\$1.00 per page
Loan Processing Fee	\$45.00
Account Research Fee	\$50.00 (1st hour)

**Safe Deposit Box Fees:**

Annual Box Rental - 3 X 5	\$20.00
Annual Box Rental - 5 X 5	\$25.00
Annual Box Rental - 3 X 10	\$30.00
Annual Box Rental - 5 X 10	\$40.00
Annual Box Rental -10 x 10	\$70.00