



Fees Associated with Costs of Service

(Effective June 24, 2026)

Checking Account		
Choice Checking	Free	
Platinum Checking	Free	pays dividends
Staff Assisted Stop Payment	\$28.00	in person/phone
Stop Payment (Online)	\$20.00	online
Renew Checking (2nd Chance)	\$7.00	monthly
Early Account Closure	\$25.00	within 30 days
Closed & Reopened	\$25.00	within 90 days
Inactive Account (1 Year Inactive)	\$2.00	monthly

Overdraft Protection (Non-Sufficient Funds-NSF)		
Item Returned for NSF*	\$28.00	per presentment
Paid NSF Transactions	\$28.00	per item
Transfer from Savings	\$5.00	per transfer
Transfer from Visa	\$15.00	per transfer
Returned Deposit Item	\$10.00	per item

**An NSF fee is charged the first time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item.*

Savings Account		
Early Account Closure	\$25.00	within 30 days
Closed & Reopened	\$25.00	within 90 days
Inactive Account (1 Year Inactive)	\$2.00	monthly

Money Market		
Balance Below \$2,000.00	\$7.50	per month

Loans		
Late Fee	\$25.00	7 days past due
Home Equity Documentation	\$350.00	
HELOC Fee	\$50.00	Annually
Staff Assisted Payments	\$9.95	In person/phone
Web Payments	\$5.95	website
Skip-A-Pay	\$28.00	

Visa Credit/Debit Cards		
Visa Credit Late Fee	\$25.00	7 days past due
Replace Card	\$20.00	
Visa Gift Card	\$2.50	
Fraud Research (If Not Found)	\$50.00	
International Transaction Fee**	1%	of transaction amount

***This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.*

Legal		
Levy, Subpoena, Garnishment	\$50.00	
Bad Address/P.O. Address Update	\$5.00	
Abandoned Property Fee	\$50.00	
Charge-Off Account Fraudulent	\$50.00	
Deposit Check Return	\$50.00	
Membership Ineligibility Fee	\$25.00	

Online Banking		
Zelle Transfer		
Same Day Incoming/Outgoing	Free	
External Transfers		
Incoming/Outgoing	Free	
Bill Payments		
Standard	Free	
Expedited	\$9.95	
Overnight	\$14.95	

Wire Transfer		
In (any source)	\$4.00	
Out (Domestic)	\$20.00	
Out (International)	\$60.00	

Additional Services		
Corporate Checks	\$5.00	to 3rd party
License Plate Renewal	\$7.50	per sticker
Business Cash Services	\$30.00	
Overnight Letter (Weekday)	Cost	
Overnight Letter (Saturday)	Cost	

Safe Deposit Box Rental (Annual)		
3x5	\$20.00	
5x5	\$25.00	
3x10	\$35.00	
5x10	\$45.00	
7x10	\$60.00	
10x10	\$75.00	
Key Replacement	\$10.00	
Lock Drilling	Cost	

Research		
Archived Statement	\$2.00	per statement
Activity Since Last Statement	\$1.00	per page
Imaged Check Copy	\$5.00	per item
Imaged Check (Online Banking)	Free	
E-Statement (Online Banking)	Free	
Reconcilement	\$25.00	per hour