



## FEE SCHEDULE – EFFECTIVE APRIL 1, 2022

### SHARE VALUE

PAR VALUE OF ONE SHARE ..... \$25

### ACCOUNT FEES

#### SAVINGS FEES

- DORMANT ACCOUNT FEE..... \$2/month after 1 year of inactivity
- SAVINGS TRANSFER FEE FOR NSF ..... \$5
- MINIMUM BALANCE FEE..... \$5

#### VACATION CLUB FEES

- EXCESSIVE WITHDRAWAL FEE ..... \$2 after 1<sup>st</sup> two in calendar year
- SAVINGS TRANSFER FOR NSF ..... \$5

#### MONEY MARKET SAVINGS FEES

- DORMANT ACCOUNT FEE..... \$2/month after 1 year of inactivity
- MINIMUM BALANCE FEE..... \$20 if daily balance is below \$5000
- SAVINGS TRANSFER FOR NSF..... \$5

#### CHECKING FEES

- DORMANT ACCOUNT FEE..... \$2/month after 1 year of inactivity
- MANUAL PAYMENT FEE ..... \$5
- NEGATIVE BALANCE FEE ..... \$25
- NSF FEE..... \$30
- RETURNED ITEM ..... \$30
- STOP PAYMENT FEE ..... \$30

#### MISCELLANEOUS SERVICE FEES

- ACCOUNT TRANSFER FEE ..... \$5
- ACCOUNT VERIFICATION LETTER ..... \$20
- MANUAL BILL PAYMENT ..... \$4
- RETURN OF DEPOSITED ITEM ..... \$30
- STATEMENT COPY FEE ..... \$5/statement
- TELEPHONE TRANSFER (Not Audio Response or ATM) ..... \$5
- WIRE TRANSFER - DOMESTIC OUTGOING ..... \$25
- WIRE TRANSFER - INTERNATIONAL OUTGOING ..... \$50

#### ATM/DEBIT CARD FEES

- ATM BALANCE INQUIRY FEE ..... \$2.50/inquiry
- ATM DENIAL FEE ..... \$2.50/denial
- ATM WITHDRAWAL FEE ..... \$2.50 (After the first 8 withdrawals)

**ALL FEES SUBJECT TO CHANGE WITHOUT NOTICE**