

No Cost Member Benefits and Services

- \$1,000 AD&D Insurance
- Paper Statements
- eStatements
- Statement Copies (limited to current and prior year)
- Cashier's Checks
- Money Orders
- Check Copies
- ATM Withdrawals
- ACH Origination
- Notary Service
- Verification of Deposit
- Incoming Wires
- Overdraft Transfers
- Over the Counter Transactions
- Online Bill Pay
- Loan Payment Coupons
- Wire Confirmation
- Shared Branch Transactions
- Mobile Deposits

Service Charges

- Membership \$5
- Stop Payment Request (per item) \$35
- Reproduction Processing (per hour, minimum) \$25
- EarlyOptions Direct Deposit \$5
- Plastics Replacement \$10
- Plastics Rush Order \$63
- Membership/Account Reinstatement \$30
- Credit Application \$30
- Rate Modification Sub Agreement \$150
- Loan Modification Sub Agreement \$50

Account Fees

- High Yield Options Excess W/D \$25
- Simply Better Business Checking (per month) \$10
- Interest Options Checking (per month) \$15
- Dormant and Inactive Accounts (per month) \$10
- Returned Mail (per item) \$5
- Invalid Address (per month) \$10
- Non-Sufficient Funds (per presentment) \$35
- Courtesy Pay/Deposit Returns (per item) \$35
- Business LOC Origination Fee 1.00%
- Legal Processing \$75

Convenience Fees

- LoanPay On Demand \$10
- LoanPay Expedited \$15
- FedNow InstantOptions \$15
- Domestic Wire \$30

Non-Member Service Charges

- Check Cashing 3.00%
- Notary Service (per document) \$5
- Cashier's Check \$5

