

Fees

EffectiveDate: 5/1/2019		
	Fee Description	Fee Amount
Business & Organization Account	Business Savings Account Excessive Item Fee	\$0.25 per item over 6 per month [32]
	Business Essential Checking Account Service Fee	\$7.00 per month if minimum balance is not maintained
	Business Essential Checking Account Excessive Item Fee	\$0.25 per item over 150 per month [32]
	Business Edge Checking Account Service Fee	\$25.00 per month if minimum balance is not maintained
	Business Edge Checking Account Excessive Item Fee	\$0.25 per item over 250 per month [32]
	Business Money Market Account Service Fee	\$10.00 per month if minimum balance is not maintained
	Business Money Market Account Excessive Withdrawal Fee	\$10.00 per withdrawal over 6 per month (no more than 3 by check)
	Organization Savings Account Excessive Item Fee	\$0.25 per item over 6 per month [32]
	Organization Checking Account Excessive Item Fee	\$0.25 per item over 100 per month [32]
Checking & Savings Account	High Yield Checking Account Service Fee	\$4.95 per month if the monthly qualifications are not met [5]
	Fresh Start Checking Account Service Fee	\$9.00 per month
	Club Savings Account Excessive Withdrawal Fee	\$5.00 per withdrawal after 1 per month
	Money Market Account Service Fee	\$10.00 per month if minimum balance is not maintained
	Money Market Account Excessive Withdrawal Fee	\$10.00 per withdrawal over 6 per month (no more than 3 by check)

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General Services	Card Replacement Fee	\$5.00 per card
	Overdraft Transfer Fee	\$5.00 per transfer
	Courtesy Pay Fee	\$30.00 per paid item
	Insufficient Funds (NSF) Fee	\$30.00 per item
	Stop Payment Fee	\$30.00 per item
	Third Party Return Deposit Item (RDI) Fee	\$10.00 per item
	First Party Return Deposit Item (RDI) Fee	\$30.00 per item
	Invalid MICR Line Processing	\$2.00 per item
	Temporary Checks	\$4.00 per sheet of 8 checks
	Foreign (Non-First Service) ATM Fee	\$2.00 per item
	Items Sent for Collection	\$10.00 per item for foreign and domestic plus bank fees
	Domestic Wire Transfer Fee (in Online Banking)	\$15.00
	Domestic Wire Transfer Fee (Walk-In)	\$20.00
	Foreign Wire Transfer Fee (in Online Banking)	\$40.00
Foreign Wire Transfer Fee (Walk-In)	\$45.00 plus any corresponding bank charges	

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General Services	Cashier's Check	\$3.00 per check
	Travel Check	\$9.50 per item
	Reloadable Card	\$3.95 each
	Gift Card	\$3.95 each
	Paper Statement Processing Fee	\$3.00 per statement
	Statement Copy Fee	\$2.50 per statement
	Check Copy Fee	\$3.00 per item
	Account Activity Printout	\$3.00 per printout
	Account Reconciliation	\$22.00 per hour
	Account Research	\$20.00 per hour
	Dormant / Inactive Account Fee (For Members with Paid-Off Indirect Loans)	\$5.00 per month
	Notary Service (Non-Members)	\$6.00
	IRA Transfer Fee	\$5.00
	Account Closure Fee	\$15.00 per account if closed within 6 months of opening
	Returned Mail / Bad Address Fee	\$5.95 per month

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EffectiveDate: 5/1/2019

	Fee Description	Fee Amount
General Services	Verification of Deposit Requests	\$2.00 per completed form
	Check Cashing Fee (Members)	2% of check amount (fee waived with minimum \$250 aggregate account balance or loan)
	Check Cashing Fee (Non-Members)	2% of total check amount or \$10.00 whichever is greater (includes checks drawn from First Service accounts)
	Change / Rolled Coin Order	\$2.50
	Coin Exchange / Coin Machine Fee (Members)	3% of total amount of coins exchanged
	Coin Exchange / Coin Machine Fee (Non-Members)	5% of total amount of coins exchanged
	Service Center Assisted Phone Requests	\$2.00 per call over 2 per month (not applicable to members age 70 or over)
	Business Remote Desktop Deposit	\$50.00 per month
	Business Sweep Services	\$50.00 per month
	Business Zero Balance Service	\$40.00 per month

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EffectiveDate: 5/1/2019		
	Fee Description	Fee Amount
Business Analysis Account [63]	Business Analysis Account Maintenance Fee	\$19.00 per month
	Uncollected Funds Charge	2% of pending amount
	Insufficient Funds (NSF)	\$30.00 per item
	Returned Deposited Item	\$10.00 per item
	Stop Payment	\$30.00 per item
	ATM/Debit Card Transactions	\$0.20 per item
	ACH/Electronic Debits	\$0.20 per item
	Cash Withdrawals	\$0.20 per item
	In-Branch Deposits	\$0.25 per item
	ACH Credits/Deposits	\$0.15 per item

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Business Analysis Account [63]	Incoming Domestic Wire Transfer	\$15.00
	Outgoing Domestic Wire Transfer	\$25.00
	International Wire Transfer	\$50.00
	Cashier's Check	\$3.00 per check
	Sweep Service	\$50.00 per month
	Remote Desktop Deposit	\$50.00 per month
	Zero Balance Service	\$40.00 per month

[5] High Yield Checking: Higher dividends are paid and ATM fees are refunded each month when the following monthly requirements are met: must have at least one direct deposit with a minimum of \$500 and have at least 12 debit card purchases. ATM fees are refunded up to \$4 per transaction not to exceed a cumulative limit of \$12 per month. A monthly fee of \$4.95 will be assessed if these monthly qualifications are not met or an average daily balance of at least \$1,000 is not maintained. Fees may reduce earnings.

[32] Business & Organizational Accounts - Monthly Item Limits: Item is defined as each check, debit, withdrawal, ACH (Automated Clearing House Items), wire transfer or direct deposit. Example: 1 deposit with 3 checks = 3 items. After the monthly item limit is reached, a fee per item will apply. Please see the [Business Fee Schedule](#) for more details.

[63] Business Analysis Checking accounts are eligible for earnings credits, which may be used as an offset against many fees. The earnings credit rate is variable and subject to discretion. It is applied on balances above a 10% reserve requirement. The earnings credit allowance applies only to the current statement cycle. See the Business Schedule of Fees for the monthly maintenance fee and other account fees.

End of Fees