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**Effective: January 1, 2024**  
**Schedule of Fees & Charges**

<b>Share Draft (Checking) Account</b>	
Draft Copy Fee	\$2.00 each
Temporary Checks	\$1.00/4 checks
NSF Fee	\$30.00 per presentment
Courtesy Pay Fee	\$30.00 per presentment
Overdraft Transfer Fee	\$3.00 per transfer
Stop Payment Fee	\$15.00 per check
	\$15.00 block of consecutive checks
<b>Simply Free Checking Fees:</b>	
Non-Afena ATM Fee	Free up to 5 a month with Direct Deposit
<b>Basic Checking Fees:</b>	
Below Minimum Balance Fee	\$7.00 per month if available balance falls below \$100.00
<b>Smart Start Checking Fees:</b>	
Monthly Service Fee	\$5.00 per month
Non-Afena ATM Fee	Free up to 5 a month with Direct Deposit
<b>Secure Plus Checking Fees:</b>	
Secure Monthly Service Fee	\$5.95 per month
Non-Afena ATM Fee	Free up to 5 a month with Direct Deposit
<b>Independent Checking Fees:</b>	
Teller Transaction Fee	\$2.00 per teller transaction
Non-Afena ATM Fee	Free
<b>Scholar Checking Fees:</b>	
Non-Afena ATM Fee	Free
<b>Wire Transfer</b>	
Incoming (Domestic)	\$5.00 each
Outgoing (Domestic)	\$25.00 each
Outgoing (International)	\$50.00 each
US Wire Cancellations	\$25.00 each
International Wire Cancellations	\$25.00 each
<b>Money Market Account</b>	
Withdrawals in excess of 6 per month	\$5.00 per withdrawal
<b>Electronic (ECM) Payments</b>	
Phone Payments	\$5.00 each
Online Payments	Free
<b>VISA Platinum</b>	
Annual Fee	Free
Card Replacement Fee	\$10.00 per card
Late Payment Fee (after 5 days)	\$25.00
Rush Delivery Fee	\$30.00 per card
<b>Save To Win™ Certificate</b>	
1 <sup>st</sup> Withdrawal Penalty	\$25.00
2 <sup>nd</sup> Withdrawal Penalty	Certificate closure

<b>Fees Applicable to All Accounts</b>	
Return Mail Fee	\$3.00 per item
Deposit Item Return Fee	\$15.00 per presentment
Statement Copy Fee	\$1.00 per page
Teller Check Fee	\$2.00 per check
Money Order Fee	\$2.00 each
Account Reconciliation	\$25.00 per hour (\$25.00 minimum)
Fax Fee	\$1.00 per page
Photo Copy Fee	\$0.10 per page
Teller Check Stop Payment Fee	\$10.00 per check
Inactive Account Fee	\$5.00 per month (after 12 months of inactivity)
Tax Levy/Garnishment Fee	Equal to lesser of \$20.00 or funds available
Coin Counter Fee	\$0.08 per \$1.00 (\$50.00 max per Transaction)
Notary Fee	\$2.00 each
Travel Money Card Fee	\$1.00 per card
Travel Money Card Reload Fee	\$5.00 per reload
Gift Card Fee	\$3.00 per card
Below Par Fee	Balance in account (after 6 months below par value)
<b>Automated Clearing House (ACH)</b>	
NSF Fee	\$30.00 per presentment
Courtesy Pay Fee	\$30.00 per presentment
Overdraft Transfer Fee	\$3.00 per transfer
Stop Payment Fee	\$15.00 per item – single stop payment
	\$15.00 per item – recurring stop payment
<b>Credit Union Originated ACH:</b>	
Returned ACH Origination Fee	\$30.00 per presentment
<b>ATM / Debit Cards</b>	
NSF Fee	\$30.00 per presentment
Courtesy Pay Fee	\$30.00 per presentment
Overdraft Transfer Fee	\$3.00 per transfer
Replacement Card Fee	\$10.00 per card
Non-Afena ATM Fee	\$2.00 per transaction
Foreign Transaction Fee	1% of final settlement amount
Rush Delivery Fee	\$50.00 per card
<b>Electronic Bill Payment</b>	
Monthly Service Fee	Free
Stop Payment Fee	\$15.00 per item
Next Business Day (Overnight) Rush Check Payment	\$34.95 per payment
Second-Day Rush Check Payment	\$29.95 per payment
Second-Day Electronic Delivery (Economy)	\$6.95 per payment