



Schedule of Fees and Charges

Share Fees (Savings/Checking/IRAs)

Account Closed (within 90 days of opening)	\$5.00
Account Research	\$20.00 per hour
Account to Account Transfer Fee	
Internal to External	\$2.00
External to Internal	Free
Cashier's Check	\$5.00
	(Members 65+ get 1 free check/day)
Temporary Checks	\$4.00 (4 per page)
Collection Item (International & Domestic)	
Fees may be collected up front	\$25.00 plus cost
Copy of Canceled Check	\$2.50
Courtesy Pay Overdraft	\$32.00 each
Deposited Item Returned Uncollected	\$12.00
Deposited Member Check Returned Uncollected	\$32.00
Dormant Account Fee	\$10.00 per month (inactive 12 months or more)
Holiday Club Withdrawal	\$10.00 each
IRA Transfer Fee (IRA Club)	\$25.00 per transfer
Low Balance Fee (Must maintain minimum balance to avoid fee)	
Basic Checking (Min. Bal. \$500)	\$5.00 monthly
Diamond Club Checking (Min. Bal. \$1,500)	\$10.00 monthly
Business Checking (Min. Bal. \$5,000)	\$15.00 monthly
Overdraft Transfer from Shares/Money Mgmt	\$4.50 each
Paper Statement Fee (Free Plus Checking)	\$4.00
Share Draft/ACH/Electronic NSF Transactions	\$32.00 each
Share Draft/ACH/Electronic Stop Payment	\$32.00 each
Verification of Deposits (Call Center/Branch)	\$10.00
On-Us Non-Member Check Cashing	\$4.00

Visa/Credit Card Fees

Credit Card Late Fee	\$25.00
Credit Card Return Check Fee	\$25.00
Credit Card Foreign Transaction	1%
Visa Gift Card	\$3.95
Visa Travel Card	
\$20.00 - \$1,000	\$7.95
\$1,000 - \$3,000	\$9.95
Visa Travel Card Reload	\$4.95

ATM/Debit Card Fees

Withdrawal at Security First ATMs	Free
Withdrawals at all other ATMs (including Stripes)	\$1.50
Plastic Card Replacement Fee	\$5.00 each
ATM Balance Inquiry (foreign ATM) Fee	\$2.00
Non-Member ATM Withdrawal	\$4.00

Wire Transfers (Domestic)

Outgoing	\$20.00
Incoming	\$15.00

Wire Transfers (International)

Outgoing	\$60.00
Incoming	\$15.00

Safe Deposit Boxes - Annual Fees

3x5	\$35.00
3x10	\$55.00
5x10	\$70.00
10x10	\$100.00
Late Fee	\$25.00 per month
Lost Key	\$100.00 per key
Drilling Box Fee	\$250.00

Miscellaneous Fees

Coin Verification

Members	3% of total
Business Accounts	5% of total
Rolled Coin Verification	\$0.10 per roll

Non-Member Cashier's Check	\$15.00
Returned Statement (invalid address)	\$8.00 per item
Statement Reprint Fee	\$5.00/month
Third Party Non-Member Check Copy	\$2.00/page
Transaction History Copies	\$2.00/page
Notary for Non-Member Fee	\$10.00/page

Loan Fees

Loan Payments & Loan Balance Inquiry by Phone (Call Center Assist)	\$10.00
Card Phone Payment	\$15.00