

Fee Schedule

Nov 2015

In addition to the specific fees described in the account disclosures, your account may also incur fees as listed in this fee schedule. Fees & Charges are subject to change.

Online & Mobile Banking	FREE
Notary Service	FREE
E-Statement	FREE
Transfers on Sybil, home/mobile banking	FREE
Photo copy (On home/mobile banking)	FREE
<u>Share Draft (Checking) Account & ACH Fees:</u>	
Monthly Service Charge	FREE
Auto/manual overdraft transfer per transfer	\$3.00
Insufficient funds NSF - (Checks/ACH)-per item	\$35.00
Negative balance due to ATM/Debit Card NSF	\$35.00
Photo copy (Free on home/mobile banking)	\$5.00
Check orders/accessories	Charges vary by design
Check deposited or cashed-returned for any reason:	
Drawn by you:	\$28.00
Drawn by someone else:	\$25.00
Stop Payments (Checks/ACH)	\$28.00
<u>VISA/ATM/Debit Card Fees:</u>	
Replacement Card or Pin:	\$5.00
After 8 th ATM transaction	\$.75 per transaction
<u>Miscellaneous Fees:</u>	
Replacement password and/or Pin:	
Sybil/Home/Mobile Banking, IPay	\$5.00
Incoming Wire \$10.00	Outgoing Wire \$20.00
E-Statement FREE	Mailed Acct Statement \$1.00
Statement /transaction copies– per page	\$1.00
Telephone Teller assisted:	
Transaction history (over 3 transactions)	\$3.00
Transfers	\$3.00
(Transfers Free on Sybil, home/mobile banking)	
Returned mail fee (per item)	\$3.00
Legal Process (Levy/warrant/record request)	\$20.00
Deposit Account Verification	\$5.00
IRA Early Withdrawal/Transfer/Closing	\$25.00
Christmas Club early w/d (Jan 1-Oct 1) each	\$5.00
Cashier Check	\$3.00
CheckMate	\$1.00
Research , Reconciling Ck book(Min 1 hour)	\$15.00 hr
Fax (per page)	\$2.00
Copies (Per page)	\$0.50
Account Closure within 90 days of Opening	\$5.00
Re-open Closed Share within 12 months	\$10.00
(or opening new after closing)	\$10.00
Dormant Fee-no activity in 12mos	\$3/month
Coin Depositing /Cashing	5%
Money Market (After 3 rd w/d or transfer)	\$3.00

