



Personal Fee Schedule

Effective 08/28/2018

Membership

Membership:	\$20
Free Checking:	no charge
Sequel Checking:	no charge
Youth and Teen accounts:	no charge

Overdraft, Courtesy Pay and NSF

NSF Item Returned:	\$30
Overdraft transfer:	
-from a linked account: (savings, checking or MMA)	2 free each month \$5 each after
-from lines of credit including Visa®:	\$5
(Transfer fees will be deducted from the account receiving the transfer)	
Overdraft/Courtesy Pay:	\$30 each
Transactions Under \$5 will not trigger an Overdraft Fee	

Miscellaneous

Stop payment all items:	\$30
Check printing:	styles & prices vary
Image of check:	\$1
Returned item:	\$6
Returned self written check:	\$30
Cashier's Check:	\$5
Replacement Cashier's Check:	\$30
IRA early closure:	\$25
(closed before age 59 ½)	
Account balancing/research:	\$25 per hr (1 hr. min.)
Copy of statement:	\$2
Garnishment/Levy processing:	\$75
Check cashing:	1% face value
(\$5 min)	
Safekeeping:	\$50
Coin counting machine:	
- members:	no charge
- non-members:	15%
Returned mail:	\$6
Manual processing:	\$6 per item
Subordination:	\$150
Non-participation:	\$6 per month

(If your account has no activity for 12 months, a \$6 non-participation fee will be assessed each month, beginning with the first month. Excludes youth, teen, Certificate of Deposit, and IRA accounts.)

Dedicated Savings

Withdrawal fee if balance below \$1,000:	\$5
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Wire Transfers

Domestic outgoing wire transfer:	\$25
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Phone/Online Loan Payments

Phone:	\$20
-Returned item:	\$30
Online:	\$15
-Returned item:	\$30
-Rejected item:	\$30

Visa Debit/Credit

Replace lost card:	\$6
ATM withdrawal/transaction:	
-Numerica ATM:	no charge
-Non-Numerica ATM:	\$0.75
-Sequel Checking:	Fees refunded (up to \$25 if requirements met)
Recurring payment stop:	\$30
Visa international transaction:	
-Single currency:	0.8%
-Multi-currency conversion:	1%
Express Card Delivery	at cost

Safe Deposit Box

3 x 5 Annual Rental Fee	\$25
5 x 5 Annual Rental Fee	\$35
3 x 10 Annual Rental Fee	\$40
5 x 10 Annual Rental Fee	\$60
10 x 10 Annual Rental Fee	\$100
Replace one lost box key:	\$20
Safe deposit box drilling (both keys lost):	\$200

Free Schedule

Online Banking	Free
Bill Pay	Free
eStatements	Free
Mobile App*	Free
Mobile Check Deposit*	Free
Member 2 Member Transfer	Free
eAlerts	Free
External Transfers	Free
Online Check Images	Free
IRA Annual Fee	Free
Youth & Teen Accounts	Free
Numerica ATM Transactions	Free
Coin Counting Machine	Free
First 2 Overdraft Transfers**	Free
Incoming Wire Transfer	Free

*Standard text message and data rates from your carrier apply.

**From checking, savings or money market accounts only.