

## Schedule of Fees

Savings Account Fees		
New Account Fee	\$5	Per account
Account Fees		
Return Item Fee	\$28	Per item
Dormant/Inactivity Fee	\$10	Per year after 12 months of inactivity
Processing Fees Dormant Accounts, Garnishments, Levies & DHHS Orders	\$75	Per item
Overdraft and/or Member Privilege Fee	\$28	Per item*
Stop Payment	\$25	Per item
Excessive Withdrawal Fee (Share accounts)	\$.50	Per withdrawal in excess of 3 transactions per month
Account Reconciliation Fee	\$20	Per hour
Copy of statement	\$2	Per statement
Copy of Money Order or Corporate Share Draft	\$5	Per check
Withdrawal Transfer Fee	\$4	Per transfer
Returned Statement Fee	\$3	Per statement
Check Printing Fee		Varies by Style
Replacement Debit Card Fee	\$10	Per card
Credit Card Express Issue	\$50	Per card
Other Service Fees (applies to all accounts)		
Account Research Fee	\$20	Per hour
Money Order	\$2	Per item
Corporate Share Draft	\$5	Per Item
Outgoing Wire Transfer (Domestic)	\$25	Per transfer
Incoming Wire Transfer (Domestic)	FREE	
Outgoing Wire Transfer (Foreign)	\$35	Per transfer
Incoming Wire Transfer (Foreign)	FREE	
Outgoing Share to Share Transfer	FREE	
Incoming Share to Share Transfer	FREE	
Visa Gift Cards	\$2.95	Per card
Visa Travel Card	\$8.95	Per card
Reload Fee (Reloadable Visa Travel Cards)	\$4.95	Per reload
Electronic Funds Transfer		
ATM Withdrawals	FREE	At SurF ATMs
Point of Sale	FREE	
Online Banking, Shared Branching, CU e-statement, ITalk Audio Response, Check Imaging, eAlerts, Mobile Banking, Mobile Deposit	FREE	
Bill Pay: Regular Accounts	FREE	
Bill Pay: Business Accounts		

Fee Schedule effective 4/1/2025, subject to change.

\*Overdraft fees may be imposed on transactions created by check, in person withdrawal, or other electronic means. Overdrafts may not be paid if the account is not in good standing. Member Privilege may be available 30 days after the checking account has been opened. You have 30 days to repay and bring the account to a positive end-of-day balance.

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