

**SERVICE CHARGE AND FEE SCHEDULE**

EFFECTIVE DATE 8/1/2024

**DEBIT CARD/ATM**
**ATM Transactions**

CO-OP Network ATMs	FREE
Other ATM Withdrawals and Inquiries (The ATM owner may charge a fee)	FREE
<b>Card Replacement (More than 2 per year)</b>	\$5
<b>PIN Changes – By Phone (Call 1-866-762-0558)</b>	FREE
<b>PIN Changes – Self-Service through ATM (If existing PIN is known)</b>	FREE
<b>PIN Changes – Debit Card Only (In branch)</b>	FREE
<b>Withdrawal Debit Card Fee (International Transaction Fee)</b>	1.00% of the U.S. dollar amount of the foreign transaction for foreign currency conversions 0.80% of the U.S. dollar amount of the foreign transaction for International Service Assessment (ISA) fee

**SPENDING/CHECKING/DEPOSIT ACCOUNTS**
**Interest Checking**

When average daily balance falls below \$2,500 in a month	\$10
<b>Stop Payment</b>	
Checks, ACH, Bill Pay (single or series)	\$30
<b>WeGotYa/Courtesy Pay</b>	
Includes ACH, checks, one-time and recurring debit card* transactions of \$20 or more (*Only if Opted-IN for WeGotYa/Courtesy Pay overdraft service)	\$20
<b>Uncollected Fee Due to Non-Sufficient Funds Item Not Paid</b>	\$20
<b>Maximum Courtesy Pay &amp; Non-Sufficient Funds Fee per Day, per Checking Account</b>	3 (Three)

## OTHER SERVICE FEES

<b>Foreign Draft Collection</b>	\$25 per item
<b>Cashier's Check</b>	
Not payable to self	\$3
For non-members and merchant checks	\$5
<b>Garnishment, Levy, Subpoena</b>	\$50 per occurrence
<b>Notary Service</b>	
Member	FREE
Non-member	\$5
Electronic/digital	\$25
<b>Document Copies</b>	
Per printed statement, per cleared check	\$3
<b>Debit Card Phone Payment Fee (Expedited)</b>	\$20 per payment
<b>Payment via Check by Phone</b>	\$10
<b>Express Delivery</b>	
Overnight documents, cards, etc.	\$50 per item
<b>Safe Deposit Box Annual Rental</b>	
3" x 5"	\$20
5" x 5"	\$30
3" x 10"	\$40
5" x 10"	\$60
10" x 10"	\$100
Drilling	\$200
Key replacement	\$25
<b>Bill Pay</b>	FREE
<b>Wire Transfer Fee (Domestic)</b>	\$20 per wire
<b>Wire Transfer Fee (International)</b>	\$50 per wire
<b>Check Cashing for Non-Member</b>	\$5