



Fee Schedule - Effective September 1, 2020

ATM FEES

	Amount in \$	Description
ATM Transaction Fees	2.00	Per withdrawal
ATM Inquiry Fees	1.00	Per Inquiry
ATM Cards	10.00	To replace lost or stolen card
ATM PIN replacement Fees	7.50	To replace lost PIN number
ATM Overdrawn Account	40.00	Per item
Invalid ATM Deposits	100.00	Each

ACCOUNT FEES


Below Minimum Balance Checking Fee	9.00	Per month – No Fee for SharePLUS Accounts
Overdraft Protection Fee	6.00	Each
NSF Fees	40.00	Each
Returned Deposit Fee	15.00	Each
Stop Payment Fee	30.00	Each
Overdraft Fee	40.00	Each
Cancelled Check Copy / Check Look-up Fee	10.00	Each
Check Printing Fees	Prices	vary depending on style
New Membership Processing Fee	0.25	At initial opening of membership account
SharePLUS Monthly Maintenance Fee	5.00	Per Month
Early Closeout Fee – Before 90 Days	10.00	Per Account

CHRISTMAS & VACATION CLUB FEES

Account Withdrawal Fee	30.00	Per withdrawal
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OTHER SERVICE FEES

Account Reconciliation	35.00	Per hour (\$35.00 Minimum charge)
Verification of Deposit	20.00	Each
Loan Late Fees	30.00	Payment made 10 or more days late
Copies of Statements & Account Histories	5.00	Per page
Bank-to-Bank Incoming Wire Transfers	Free	Domestic wires only
Bank-to-Bank Outgoing Wire Transfers	30.00	Each
Dormant/Escheat Fees	20.00	Per month charged after one year
IRA Transfer Fees (to another institution)	25.00	Each
Garnishments/IRS Levies/Attachments/Liens	100.00	Each
Counter check made payable to 3 rd Party	1.00	Each
Returned Statements Fee	5.00	For each statement returned by USPS


AMERICAN SHARE INSURANCE
 Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.