Consumer Fee Schedule

Effective August 1, 2022



Take 2 Checking Account	\$12 per month
	\$10 per month
Kickstart Savings Account	(waived with \$100 minimum daily balance)
Smart Savings Account	\$10 per month
Omar Savings / tossam	(waived with \$100 minimum daily balance)
Ultra Checking Account	\$15 per month (waived with \$1,000 minimum daily balance or a direct deposit of \$750 or more during the statement cycle)
Ultra Savings Account	\$100 per month (waived with \$100,000 minimum daily balance)
Holiday Club Account Early Closeout	\$10
Account Research	\$30 per half hour
Account Verification & Deposit Verification	\$10
ATM Balance Inquiry	3 free per month then \$1 per inquiry
ATM Withdrawals	10 free per month then \$1 per withdrawal
ATM/Debit Card Replacement	\$5
Bad Address (returned mail)	\$15 per month
Check Copy	\$10
Copy of IRS Forms	\$10
Deposited Checks (and other items) Returned Unpaid	\$35
Dormant Account	\$10 per month
Home Equity Line of Credit Access	\$25 annually (waived with activity)
Late Payment	\$25
Levy, Garnishment, Legal-related Research	\$100
Escheat Processing	\$50
Money Order	\$2
Non-sufficient Funds (NSF)	\$10
Official Check (payable to a third party)	\$10
Overdraft Protection Sweep (after allowance of 2 transfers per statement cycle)	\$5 per occurrence
Excessive (6+ per month) Withdrawals or Transfers from Money Market Account or Savings Account	\$10 per occurrence
Overnight Check/Expedited Mailing	Market Rate
Paper Statement	\$3
Statement Copy	\$30
Skip Payment (up to 2 per year)	\$35
Stop Payment	\$25
Cancellation of Stop Payment	\$25
Wire Transfer (Domestic Incoming)	\$5
Wire Transfer (Domestic Outgoing)	\$25
Wire Transfer (International Incoming/Outgoing)	\$50