



Fee Schedule

Effective August 18, 2025

Savings:	Fee:
Lost Passbook Fee	\$20.00
Certificate of Deposit/IRA Early Close Out:	
Early close out Under 12 months	3 months of interest
Early close out 12 months and over	6 months of interest
IRA Rollover Fee (Outgoing)	\$35.00
IRA Transfer Fee (Outgoing)	\$30.00
Checking:	
Fresh Start Checking :	
Monthly Service Charge without Direct Deposit	\$9.95
Monthly Service Charge with Direct Deposit	\$7.95
Ideal Business Checking:	
Checks Deposited over 150	\$0.10 each
Checks Paid Over 100	\$0.10 each
Money Market:	
Monthly Service Charge (minimum balance of \$500.00)	\$5.00
Online Banking:	
Bill Pay ACH Rejection	\$30.00
Bill Pay Stop Payment	\$30.00
Lost ATM/Debit Card Replacement Fee:	
Lost ATM/Debit Card Replacement	\$20.00
Rush Order	\$30.00
Returned Deposit:	
Personal Account	\$7.14
Business Account	\$7.14
Overdraft & NSF Fees:	
Overdraft/ Insufficient Funds	\$30.00
Sweeps	\$10.00
Consecutive Day Overdraft (after 10th business day)	\$30.00





Fee Schedule Continued

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Wire Transfers:	
Domestic Incoming	\$15.00
Domestic Outgoing	\$25.00
International Wires Incoming/Outgoing	\$50.00
Miscellaneous Fees:	
Account Activity Printout	\$3.00 per page
Account Reconciliation/Research	\$30.00 per hour
Copy of 1099	\$5.00
Counter Check	\$2.00 for 4 checks
Copy of Check	\$3.00
Copy of Statement	\$5.00
Dormancy Charge after 2 yrs	\$10.00 per month
Levy	\$75.00
Treasurers Check	\$3.00
Money Order	\$3.00
New Account Closing (Within 6 Months)	\$15.00
Notary	FREE (members) / \$1.25 per page (non-members)*
Abandoned Property	\$50.00
Returned Mail	\$10.00
Stop Payment	\$30.00



*An appointment is required for all notary services.