

Sharefax Fee Schedule

Effective January 1, 2022

Checking Account Services

All fees are per item unless otherwise stated

Certified Check Fee	\$6.00
Stop Payment Fee	\$30.00
Phone Transfer Fee (No charge for S.T.A.R./Home Banking)	\$4.00
Non-Sufficient Funds Check Fee	\$30.00
Statement Reconciliation Fee	\$35.00 per hour
Starter Checks (per page of 4)	\$1.00
Courtesy Pay Fee	\$30.00
Money Market Account (Check amounts under \$100)	\$10.00
Money Market Excess Check Clearing Fee (No charge on first 3 per month)	\$15.00

Credit Card Service Fees

Late Charge (per month)	\$27.00
Replacement Fee for Lost Credit Card Fee (per card)	\$15.00
Credit Card Annual Fee	NONE
Expedite Fee	\$25.00

Convenient Checkcard Fees

All fees are based per item

Invalid Chargeback Fee Minimum	\$30.00
Local non-proprietary ATM Withdrawal Fee	\$0.75
National Network ATM Withdrawal Fee	\$1.50
ATM Account Transfer Fee	\$0.75
ATM Balance Inquiry Fee (No charge on first 4 per month)/MobiMoney App	\$0.50
Replacement Fee for Lost ATM/Debit Card Fee (per card)	\$15.00
Expedite Fee	\$25.00

Miscellaneous Fees

All fees are per item unless otherwise stated

Bill payments - in excess of 14 per month	\$1.00
Stop Payment Fee	\$30.00
Check Copy Fee - No charge for 1st copy	\$5.00
Stop Payment Release Fee	\$8.00
Cashier's Check Fee	\$6.00
Money Order Fee	\$2.00
Statement/History Copy & Fax Fee	\$1.00 per page
Collection Item Fee	\$15.00

Wire Transfer Fee (Domestic)	\$25.00
Wire Transfer Fee (Foreign)	\$50.00
Wire Transfers (incoming)	\$10.00
Non-Sufficient Funds ACH Fee	\$30.00
Return Check Fee	\$30.00
Credit Bureau Inquiry Fee (excludes mortgage loans)	\$35.00
Christmas Club Early Withdrawal Fee	\$8.00
Court Ordered Processing Fee - Tax Levy & Garnishment	\$40.00
Incorrect Address/Returned Mail Fee	\$5.00
Coin Deposited in Excess of \$100 (excludes minors)	5% of Deposit
Monthly Minimum Balance Fee (excludes minors)	\$5.00
(If average total savings is < \$50 & no active loan)	
Check Cashing Fee (Total savings < \$50 & no active loan)	\$5.00
Check Cashing Fee (NON-Member)	\$10.00
Foreign Check Processing Fee	\$25.00
Check/Credit/Debit Card Payment by Phone	\$10.00
Subordination Prep Fee	\$50.00
Negative Balance Fee (per item)	\$30.00
Multiple Check Withdrawals to 3rd Parties (per item) Member	\$2.00
Account Reopen Fee	\$25.00
Overdraft Transfer Fee	\$4.00
Bill Payer pass through Fee	\$25.00
Transfer Now pass through NSF/NOC fee	\$25.00
Verification of Deposit	\$10.00
Escheated Processing Fee	\$50.00
Early Account Closure Fee	\$15.00
Inactive Account Fee - on members <u>over the age of 23</u> , and with no activity for <u>two years</u> and with balances <u>less than \$100</u> .	\$5.00 per month