

## Account Services

Paper Statement Fee.....	\$3
(Youth Accounts and 65+ exempt from fee)	
Photocopies Statement.....	\$3
Transaction Research.....	\$25/hour
Dormant Accounts (>365 days).....	\$10/month
(Youth Accounts exempt from fee)	
Non-deliverable Mail (after 1st attempt).....	\$10/occurrence
Overdraft Privilege.....	\$29/occurrence
Overdraft Transfer.....	\$5/occurrence
NSF* /Overdraft (Paid/Returned).....	\$29/item
NSF* Bill Pay.....	\$29/item
Stop Payment - Draft, ACH, Bill Pay.....	\$20 each
Legal Process/Levy, etc. ....	\$40/occurrence
Account Closed within 90 days.....	\$25
Notary Service.....	No Fee
Medallion Stamp.....	No Fee
FedEx/UPS, etc. ....	\$30
Escheatment .....	\$25

## Savings Accounts

Regular Savings.....	No Fee
Youth Account.....	No Fee
Individual Retirement Account.....	No Fee

## Checking Accounts

Rewards Checking.....	No Fee
Online Bill Pay.....	No Fee
Check Printing.....	Varies
Temporary Checks (8).....	\$2
Inactive Checking Account Fee (Inactive >90 days).....	\$5/month

## ATM/Debit Cards

Sno Falls ATM Withdrawals.....	No Fee
Surcharge-Free Network ATM Withdrawals.....	No Fee
Rush Fee.....	\$25 each

## Credit Cards

Annual Fee.....	None
Minimum Finance Charge.....	\$0.50
Balance Transfer.....	No Fee
Cash Advance.....	2% up to max \$10
Late Payment Fee.....	Up to \$35/occurrence
Returned Payment Fee.....	Up to \$30/occurrence
Rush Fee.....	\$25 each

## Loans

Late Fee.....	20% of interest due/min. of \$15
Skip-a-Payment.....	\$25/skip
Reconveyance Fee.....	\$265.50
Subordination Fee.....	\$100

## Transactions

Wire Transfers (Domestic, Outgoing).....	\$20 each
Returned Wire Fee.....	\$25 each
Returned Deposit Item.....	\$10 each
Cashier's Checks.....	\$2 each
Non-Member Check Cashing**.....	\$5/item