

Schedule of Fees

All Fees Effective as of January 2, 2019

Checking Account

Courtesy Pay	\$32 per item
First Check Order (box of 50 checks)	Free
Insufficient Funds	\$32
Monthly Service / Minimum Balance Fee	
Payroll Deduction/Direct Deposit	Free
Basic Checking Monthly Service Fee	\$5
Fee Waived with Direct Deposit or \$500 Average Daily Balance	
e-Green Checking Monthly Service Fee	Free
e-Green Paper Check Fee	\$0.50
Second Chance Checking Monthly Service Fee	\$7.50
Average Daily Balance Under \$50 at any time	\$5
Student Checking Monthly Service Fee	Free
New Account Closure (within 90 days)	\$15
Overdraft Protection Transfer	\$5 per transfer
Share Draft Copy	
Within History Period	\$1 per draft
Over 6 Months Old	\$6 per draft
Temporary Checks at Account Opening	Free
Stop Payment (Single Check or Range)	\$32
Additional Temporary Checks	\$0.25 each minimum 4 checks

ATM / Debit Card

Visa ISA for International Transactions	
No Currency Conversion	0.8% of transaction amount
With Currency Conversion	1% of transaction amount
ATM Transactions	
First 5 per Month	Free
Each Additional	\$1 per transaction*
Non-Member ATM Transaction	\$2.75
Member ATM Network Transactions (SUM & CO-OP)	Free
Debit Card	
Card Replacement	\$10
Rush PIN or Card Only	\$40
Rush PIN and Card	\$80

Lending

Deferment	\$25
Modification Application	\$150 plus additional legal fees
Subordination	\$200

Online Bill Pay

Stop Payment	\$32
Insufficient Funds	\$32
Merchants' / Postal Returns	\$32 per returned item

Other / Miscellaneous

Account Reconciliation	\$20 per hour
ACH Return (Insufficient Funds)	\$32 per returned item
ACH Stop Payment	\$32
Returned Check	\$32 per item
Christmas Club Early Withdrawal	\$18 per withdrawal
Coin Machine Use for Members	Free
Copy of Statement	\$5 per statement
Copy of Official Check	\$8 per check
Mobile App	Free
Mobile Deposit	Free
Dormant Account (after 3 years)	\$50 per account
e-Statements Online Monthly Statements	Free
Foreign Check Collection	\$10 per check
Levy Processing	\$50
Money Order	\$3
Next Day Payment Processing	\$5
Non-Member Check Cashing	\$5 per check
Non-Member Notary Public Services	\$5
Notary Public Services for Members	Free
Official Check	\$5 per check
PopMoney Online Transfer (Receive)	Free
PopMoney Online Transfer (Send)	\$0.50
Research	\$20 per hour
Return Check (Deposited by Member)	\$6.50 per check
Return Mail due to Incorrect Address	\$5 monthly
Regular Savings Minimum Balance	
Below \$30 at any time of the month	\$5 per month
Wire Transfer - Incoming	\$10 per transfer
Wire Transfer - Outgoing	\$25 per transfer

Under 18 & Over 65 Accounts**

Check Orders per box	Free
Courtesy Pay	\$5
Insufficient Funds	\$5
Money Order	\$1.50 per Money Order
Official Check	\$2.50 per check
Wire Transfer - Incoming	\$5 per transfer
Wire Transfer - Outgoing	\$12.50 per transfer

*Fee waived at Tremont Credit Union ATM

**All other fees not listed are applicable for Under 18 & Over 65 Accounts