



Effective November 1, 2016

Fees

General

Automatic Overdraft Transfer	\$4.00 each
Checking Non-Sufficient Funds.....	\$33.00
Checking Bounce Safe Overdraft Courtesy Pay.....	\$33.00
ACH Non-Sufficient Funds.....	\$33.00
ACH Revocation Request.....	\$33.00
Stop Payment.....	\$33.00
Close Account (within 90 days of opening).....	\$10.00
Wire Transfer - In.....	\$10.00
Wire Transfer - Out.....	\$20.00
Wire Trace Fee	\$25.00
Account Reinstatement Fee.....	\$5.00
U.S. Bond & Coupon Collection (without checking).....	\$5.00
Safe Deposit Box Rental (all sizes).....	\$20.00
Deposit Item Returned.....	\$15 per item
Collection Item.....	\$15.00
Bad/Missing Address.....	\$5.00
Special Handling Fee.....	\$5.00
Verification of Deposit/Loan.....	\$5.00
Corporate Reserve Transfer (3 per month max).....	\$5.00 per transfer
Money Orders.....	\$3.00
Loose Coin Deposit.....	5.00%
Check Order - cost according to style.....	Varies
Certified Check.....	\$5.00
Official Check, per item (lobby).....	\$5.00
Copies of Statements, Documents & Checks (per item).....	\$5.00
Inactive Account (per month).....	\$10.00
Dormant Account (per month).....	\$25.00
Abandoned Account (per month).....	\$25.00
Transaction History	\$5.00
Research/Reconciliation per hour (1 hour min.).....	\$25.00
Garnishments, levies, legal documents.....	\$75.00
Negative Balance Collection.....	\$25.00
Dixie Shared Branch Transaction fee.....	\$6.00 each
Telephone Balance Inquiry, Transaction fee...3 free/mo, then \$4each*	

Plastic Cards

ATM Transaction Fees (owned ATMs) **.....	Free
ATM Transaction Fees (non-owned ATMs) **.....	\$1.75
ATM Deposit Adjustments	\$15.00
ATM NSF Overdraft.....	\$33.00
Bounce Safe Debit Overdraft	\$33.00
Replacement of Debit, HSA Debit, ATM or Credit Card.....	\$5.00
Rush Card Fee/Any Expedited Service.....	\$25.00
PIN Replacement for card.....	\$5.00
Credit Card Document Copy Fee.....	up to \$15.00
Late Payment Credit Card (10 th day after payment due date).....	up to \$25
Returned Check Credit Card Payment.....	up to \$25
Visa Cards Sales Draft Copies.....	\$15.00
Credit Card Statement Copy.....	\$5.00

Electronic Services

Home Banking.....	Free
Bill Payer.....	Free
Bill Payer NSF.....	\$33.00
Bill Payer Stop Payment.....	\$33.00
Tax Payment / ACH Debit.....	Free
Tax Payment / ACH Origination.....	\$30.00

Savings Accounts

Savings Account Maintenance Fee per month (Waived with average daily combined deposit balances of \$200 or more, with Classic or Prestige Checking, member has a loan or active Credit Card, member is under age 26 or over age 65, or for first 12 months after account opening).....	\$5.00
Share Certificate Early W/D Penalty (1 Year Term or less).....	greater of \$50 or 90 Days Dividend***
Share Certificate Early W/D Penalty (Term > 1 Year up to 3 Years).....	greater of \$50 or 180 Days Dividend***
Share Certificate Early W/D Penalty (Term > 3 Years up to 5 Years).....	greater of \$50 or 365 Days Dividend***

Checking Accounts

Classic Checking & Prestige Checking Minimum Activity Fee per month – Charged if less than 5 combined check/e-pay/debit card transactions per month. (Waived with average daily combined deposit balances of \$200 or more, with loan or active Credit Card, for member under age 26 or over age 65, or for first month checking is open).....	\$5.00
MMP Checking Mo. Service Charge (Avg Bal < \$1,500).....	\$10.00
Freedom Club Checking Mo. Service Charge.....	\$1.50
Anew Checking Mo. Service Charge.....	\$12.00
Business Chkg. Mo. Serv. Charge (Avg Bal < \$5,000).....	\$10.00
Business Chkg. & Corporate Reserve Accounts - >200 checks deposited per month.....	per item \$0.20

Loans

Loan Late Pymt after 10 th day pymt due, \$25 Min/\$75 Max.....	5% of Each Pymt Due
Loan Reprocessing (within 6 months).....	\$25.00
Keyline Loan - Withdrawal below Minimum.....	\$25.00
Exceeding Credit Limit.....	\$10.00
NSF on Loan Payment (per check).....	\$33.00
Skip-a-payment Fee.....	\$25.00

*Members with an aggregate balance greater than \$10,000 (loans or deposit accounts) or with protected disabilities are excluded from fee.

** Additional ATM fees may be charged by other out-of-network financial institutions.

*** Penalty not to exceed total dividends accrued and/or paid.

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