

Fee Schedule

General Fees	Amount
Account Reconciliation/Research Fee (1)	\$30.00 per hour
Cashier's Check	\$5.00
Expedited Mail Fee (e.g. Federal Express)	\$30.00
IRA Closure/Termination Fee	\$30.00
Levy Processing Fee	\$30.00
Medallion Guarantee Stamp	\$10.00
Non-Member Check Cashing	\$10.00
Stop Payment (2)	\$20.00
Verification of Deposit Letter (VOD) (3)	\$10.00
Non-Sufficient Funds (NSF) Fees	Amount
Courtesy Pay (Overdraft) Fee for Paid NSF, ACH, Check, or EFT Item	\$29.00 per presentment (4)
NSF Fee for Returned ACH or Check Item	\$29.00 per presentment (4)
Wire Transfer Fees	Amount
Domestic Outgoing Wire	\$25.00
International Outgoing Wire Transfer Fee (Outside US)	\$30.00
Incoming Wire Transfer	Free
ATM & Visa Debit Card Fees	Amount
CO-OP Deposit Adjustment	\$2.00 per deposit
CO-OP Check Adjustment	\$6.00 per check
International Transaction Fee	2% of the transaction amount

(1) Account Reconciliation/Research Fee – if you request extensive research related to your account (e.g. copies of paid checks and statements) we may charge you a research fee of \$30/per hour. Statement Copies for the most recent 2 years do not incur a fee.

(2) Stop payment on Cashier's Checks may be placed on the 91st day after the day of issue.

(3) Verification of Deposit (VOD) from Social Security or public assistance offices do not incur a fee. All others will be charged a fee.

(4) In the event an item is presented multiple times for payment, a fee may be applied after each presentment.