

Effective Date: June 7, 2024

Share Rates

Savings Accounts¹

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to avoid Maintenance Fee	Monthly Maintenance Fee
Primary							
\$100 - \$4,999.99	0.05%	0.05%	Monthly	Monthly	Monthly	\$5.00	\$5.00
\$5,000 - \$19,999.99	0.10%	0.10%					
\$20,000 - \$99,999.99	0.10%	0.10%					
\$100,000 & Above	0.10%	0.10%					
Secondary	0.05%	0.05%	Monthly	Monthly	Monthly	\$5.00	None
\$0 & Above							

Checking Accounts¹

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to avoid Maintenance Fee	Monthly Maintenance Fee
Small Business	0.0%	0.0%	N/A	N/A	N/A	\$200	\$5.00
Business Advantage	0.00%	0.00%	N/A	N/A	N/A	\$2,000	\$15.00
Premier			Monthly	Monthly	Monthly	\$20,000.00	\$25.00
\$0 - \$2,499.99	0.00%	0.00%					
\$2,500 - \$9,999.99	0.05%	0.05%					
\$10,000 & Above	0.10%	0.10%					

Money Market Accounts¹

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to earn APY	Account Fees
Money Market			Daily	Monthly	Monthly	\$2,500	None
\$2,500 - \$19,999.99	0.10%	0.10%					
\$20,000 - \$99,999.99	0.15%	0.15%					
\$100,000 - \$149,999.99	0.15%	0.15%					
\$150,000 & Above	0.20%	0.20%					

¹ Dividend Rate and Annual Percentage Yield are on entire balance when funds are within specified range. Rates are variable.



Effective Date: May 22, 2025

Fee Schedule²

Maintenance and Transaction Fees

Account Type	Minimum Balance to avoid Maintenance Fee	Monthly Maintenance Fee	Number of Transactions	Transaction Fee
Primary Savings	\$5.00	\$5.00	1-20 21+	Free \$0.25 each
Small Business Checking	\$200.00	\$5.00	1-75 76+	Free \$0.25 each
Business Advantage Checking	\$2,000.00	\$15.00	1-200 201+	Free \$0.25 each
Premier Checking	\$20,000.00	\$25.00	1-200 201+	Free \$0.25 each

Account Opening/Additional Account	\$10.00	Negative Balance Fee (per day after 10)	\$1.00
Account Printout (per page)	\$2.00	Night Drop Processing/Safekeeping	\$2.00/bag
Account Research (per hour; 1 hr min)	\$25.00	Night Drop Master Key Replacement	\$10.00
Account Re-Open	\$20.00	NSF/Overdraft Fee ³ (returned)	\$32.00
Bad address (returned mail) per month	\$3.00	NSF/Overdraft Fee ³ (paid)	\$32.00
Cash Deposited >\$15,000	\$0.15 per \$100	Overdraft Transfer from share/loan	\$3.00
Cashier's Check Payable to Acct Holder	\$4.00	Return Deposited Item	\$10.00
Cashier's Check Copy	\$5.00	Service Center Transactions	\$6.00
Copy of Check	\$5.00	Single-Entry ACH Origination	\$10.00
Coin Order	\$0.10 per roll	Statement Copy	\$5.00
Escheated Account ⁴	\$75.00	Stop Payment (share draft)	\$32.00
Fax (per page)	\$1.00	Strapped Cash Orders	\$0.10 per strap
Garnishment/Tax Levy	\$75.00	Telephone transfer via call center	\$3.00
Inactive Account (12 mos. inactivity, per month)	\$6.00	Wire Transfer – Outgoing (domestic/int'l)	\$25/\$50
Lockable Cloth Bags	Varies	Wire Transfer – Incoming	\$10
Money Orders (per item)	\$3.00	Wire Transfer Return Fee	\$10
Money Order Copy	\$5.00		

² Fees may reduce earnings on accounts. All fees are per item/transaction

³ Imposed when paying overdrafts created by check, debit card, ACH.

⁴ Or the balance of the account, whichever is less.

