

Share Savings Account

Monthly Charges:

Identity Protection Share Account	\$4.00
Fresh Start Share Account	\$5.00

Share Draft/Checking Account

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF

Per Presentment.....	\$18.00
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Stop Payment of Check:

Processing Fee	\$5.00
Presentment Fee	\$20.00

Per Check Charge	FREE
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Microfilm Copy of Check	\$3.00
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Reinstatement of a Closed Account:

Checking	\$25.00
Debit Card	\$25.00
Savings	\$25.00

Check Written on Closed Account	\$30.00
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Returned Check/Return of Deposited Item	\$25.00
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Monthly Charges:

Identity Protection Checking Account	\$3.00
Preferred or Protection Checking Account (No New Accounts Permitted)	\$5.00

Minimum Balance Fee:

Cash Management Checking Account Falls Below \$7,500	\$10.00
Platinum Checking Account Falls Below \$7,500.....	\$10.00
VIP Checking Account Falls Below \$5,000.....	\$10.00

Check Card/ATM Services

ATM Withdrawals:

American Heritage/Proprietary Machines (Unlimited)	FREE
Other Machines - Up to 10 Per Month	FREE
Each Additional Withdrawal	\$1.00

Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00
Non-Sufficient Funds (NSF)/Returned NSF Per Presentment.....	\$18.00

Change of PIN	\$5.00
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Replacement Card	\$5.00
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Replacement Card - EMV Chip Card	\$7.50
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Reinstatement of Card Privileges	\$25.00
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Return of ATM Deposit	\$25.00
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Empty Envelope ATM Deposit	\$25.00
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ACH/Digital Services

OnLine Teller	FREE
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OnLine Bill Payer Service	FREE
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eDeposit Service	FREE
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ePay	FREE
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Direct Deposit	FREE
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Phone Teller.....	FREE
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Overdraft Privilege Fee Per Presentment:

Resulting Negative Balance Less Than or Equal to \$25	\$10.00
Resulting Negative Balance Greater Than \$25	\$15.00

Non-Sufficient Funds (NSF)/Returned NSF

Per Presentment.....	\$18.00
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Quick Pay

Enrolled Web	FREE
Guest Web.....	\$1.50
Payment Assisted Web	\$10.00

Stop Payment/Revocation of ACH/

Electronic Item/Bill Payer:

Processing Fee	\$25.00
Presentment Fee	FREE

Wire Transfers:

Incoming	FREE
Outgoing, Domestic	\$35.00
Outgoing, International	\$50.00

High Yield Savings Accounts

Minimum Balance Fee:

Daily Balance Falls Below \$10,000	\$10.00
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Per Transfer or Withdrawal Fee:

First Transfer and/or Withdrawal (Per Month)	FREE
Subsequent Transfers and/or Withdrawals	\$25.00

Money Market Accounts

Minimum Balance Fee:

Each Time Standard MMA Falls Below \$2,000	\$10.00
Each Time VIP MMA Falls Below \$50,000	\$10.00
Each Time Platinum MMA Falls Below \$75,000	\$10.00

Minimum Check Amount Fee:

Each Standard MMA Share Draft Less Than \$500	\$5.00
Each Platinum MMA Share Draft Less Than \$1,000	\$5.00
Each VIP MMA Share Draft Less Than \$500	\$5.00

Per Check, Transfer or Withdrawal Fee:

First Six of Any Combination of Checks, Transfers and/or Withdrawals	FREE
Subsequent Checks, Transfers or Withdrawals	\$20.00

Schedule of Fees and Charges

Effective March 1, 2025

General Services

Court Order Fee	\$50.00
Closed Account Fee (if Account Closed Within 90 Days of Account Opening).....	\$5.00
Overdraft Protection Coverage:	
Transfer from Any Qualifying Share Account.....	FREE
First Six Per Month from Line of Credit Source	FREE
Each Additional Transfer from Line of Credit Account	\$5.00
Boxed Coin Per Box.....	\$7.50
Rolled Coin Per Roll.....	\$0.15
Payment Options:	
Gift Card	\$3.50
Cashiers' Check	\$2.00
Money Orders	\$2.00
Counter Checks (Set of 4)	\$1.00
Travel Card	\$3.50
Notary Service	FREE
Check Cashing Fee (Non-Member Charge)	\$5.00
Foreign Check Fee	\$20.00
STAMP Guaranty Fee (Non-IRC Related)	\$5.00
Writ of Attachment	\$100.00
Attorney Inquiries (Per Inquiry)	\$25.00
Escheatment Service	\$100.00
IRS Levy	\$100.00
Incorrect Address Fee (Per Month)	\$5.00
Inactive Account Fee After Two Years (Per Month)	\$10.00
Copy of Account Statement	\$3.00
Copy of CU Issued Check	\$7.00
Stop Payment of CU Issued Check	\$25.00
Stop Payment on CU Issued Money Order	\$2.00
Returned 3rd Party Check Deposited at CU	\$25.00
Printout of Account History Up To Five Pages (Mailed)	\$ 2.00
Printout of Account History Per Page (at Branch Location)	\$0.50
Research/Reconciliation Fee (Per Half Hour)	\$25.00
Express Delivery - Standard Next Day	\$18.00
Express Delivery - Weekend Next Day	\$25.00

Loan Services

Loan Amortization Schedule	\$10.00
Mortgage Subordination (Excluding First Heritage)	\$150.00
Returned Check Fee	\$25.00
Automobile Redemption Fee	\$100.00
Interest-Only HELOC Origination Fee	\$100.00
Home Equity Loan and HELOC Document Preparation Fee	\$199.00
Home Equity Loan and HELOC Investment/Rental Property Commitment Fee	\$150.00
Copy of Home Mortgage Disclosure (HMDA)	\$75.00
Mastercard® Fees:	
Credit Limit Increase	FREE
Late Payment Fee (if You are 1 or More Days Late)	up to \$20.00
Cash Back Mastercard Annual Fee	FREE
Platinum Preferred & Platinum Classic Card Annual Fee	FREE
Platinum Secured Card Annual Fee	\$35.00
ScoreCard/Points Accumulation Program Enrollment	FREE
Statement Copy Fee	\$3.00
Document Copy Fee	\$5.00
Rush Fee (Weekend or Next Day)	\$25.00
Card Replacement Fee	\$7.50
Pin Replacement Fee	\$5.00
Return Payment Fee	\$25.00
Stop Payment on Convenience Check Processing Fee	\$5.00
Stop Payment on Convenience Check Presentment Fee	\$20.00
Late Loan Payment Fee (After 15 Days) - The Lesser of 5% of the Contract Payment Due or \$300, Subject to a Minimum of \$5.	