

FEE SCHEDULE

The fees in this schedule are accurate and apply to deposit accounts as of the effective date indicated. If you have any questions or require additional information on your accounts, please call a Member Services Representative at **850-769-3306**.

Effective March 1, 2024

My Choicel Checking Account Minimum Balance Fee (with min. balance) Business Checking Minimum Balance Fee¹ \$10.00 per month (if balance under \$250.00) Second Chance Checking Account Service Charge \$10.00 per month Account Closure (within 6 months of opening) \$25.00 Account Recondiation/Research \$15.00 per hour Copy of Paid Draft \$5.00 per draft Dormant Fee² \$5.00 per month Excessive Money Market Withdrawal – (7+) \$25.00 per occurrence Official Check \$3.00 per check (excludes My Choicel Checking) Reopen Negative Checking Account Share Draft Printing Prices Vary Sales Draft Copy \$5.00 per order Stop Payment – Draft/ACH Temporary Checks \$2.00 per request Temporary Checks \$2.00 per toed of 8 Coverdraft and Returned Item Fees Courtesy Pay² \$25.00 per item Coverdraft and Returned Item Fees Courtesy Pay² \$25.00 per item ATM Photo Verification Check Card Stop Payment (add or delete) \$30.00 per trequest Excessive ATM Transactions (out-of-network)¹ \$1.00 per transaction or inquiry Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN PIN - Rush Order \$42.00 per PIN Electronic Services Fees ACH Origination \$45.00 per item \$42.00 per letem	Membership Share Par Value	\$5.00		
My Choicel Checking Account Minimum Balance Fee (with min. balance) Business Checking Minimum Balance Fee¹ \$10.00 per month (if balance under \$250.00) Second Chance Checking Account Service Charge \$10.00 per month Account Closure (within 6 months of opening) \$25.00 Account Recondiation/Research \$15.00 per hour Copy of Paid Draft \$5.00 per draft Dormant Fee² \$5.00 per month Excessive Money Market Withdrawal – (7+) \$25.00 per occurrence Official Check \$3.00 per check (excludes My Choicel Checking) Reopen Negative Checking Account Share Draft Printing Prices Vary Sales Draft Copy \$5.00 per order Stop Payment – Draft/ACH Temporary Checks \$2.00 per request Temporary Checks \$2.00 per toed of 8 Coverdraft and Returned Item Fees Courtesy Pay² \$25.00 per item Coverdraft and Returned Item Fees Courtesy Pay² \$25.00 per item ATM Photo Verification Check Card Stop Payment (add or delete) \$30.00 per trequest Excessive ATM Transactions (out-of-network)¹ \$1.00 per transaction or inquiry Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN PIN - Rush Order \$42.00 per PIN Electronic Services Fees ACH Origination \$45.00 per item \$42.00 per letem	Share/Share Draft Account Fees			
Subsiness Checking Minimum Balance Fee! S10.00 per month (if balance under \$500.00)	My Choice! Checking Account Service Charge (no min. balance)	\$7.00 per month		
Second Chance Checking Account Service Charge \$10.00 per month Account Closure (within 6 months of opening) \$25.00 Account Reconciliation/Research \$15.00 per hour Copy of Paid Draft \$5.00 per draft \$5.00 per draft Dormant Fea* \$5.00 per month Excessive Money Market Withdrawal – (7+) \$25.00 per occurrence Official Check \$3.00 per check (excludes My Choicel Checking) Reopen Negative Checking Account \$25.00 Share Draft Printing Prices Vary Sales Draft Copy \$5.00 per order Stop Payment – Draft/ACH \$20.00 per request Temporary Checks \$2.00 per request Temporary Checks \$2.00 per litem Courtesy Pay* \$25.00 per litem Returned NSF – Insufficient Funds ACH/Draft/ATM/Check Card \$30.00 per litem Returned NSF – Insufficient Funds ACH/Draft/ATM/Check Card \$30.00 per litem Cordit/Dobbit/ATM Card Fees ATM Photo Verification Cost Direct Check Card Stop Payment (add or delete) \$30.00 per request Excessive ATM Transactions (out-of-network)* \$1.00 per ransaction or inquiry Replacement Check Card or Credit Card - Overnight Rush Order Cost Direct Replacement Check Card or Credit Card - Overnight Rush Order \$4.00 per PIN (if mailed) PIN – Rush Order \$4.00 per PIN (if mailed) PIN – Rush Order \$4.00 per PIN (if mailed) Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment Wire Transfer ((nooming)) \$5.00 per transfer	My Choice! Checking Account Minimum Balance Fee (with min. balance)	\$9.00 per month (if balance under \$250.00)		
Account Closure (within 6 months of opening) Account Reconciliation/Research \$15.00 per hour Copy of Paid Draft \$5.00 per month Excessive Money Market Withdrawal – (7+) \$25.00 per month Excessive Money Market Withdrawal – (7+) \$25.00 per cocurrence Official Check \$3.00 per check (excludes My Choicel Checking) Reopen Negative Checking Account \$25.00 Share Draft Printing Prices Vary Sales Draft Portiting Prices Vary Sales Draft Copy \$5.00 per order Stop Payment – Draft/ACH Experiment — Draft/ACH Experiment — Property Checks Overdraft and Returned Item Fees Courtesy Pay ³ \$25.00 per item Deposited Item Returned - for loan payment or same maker Returned NSF — insufficient Funds ACH/Draft/ATM/Check Card \$2.00 per item Codit/Debit/ATM Card Fees ATM Photo Verification Cost Direct Check Card Stop Payment (add or delete) Excessive ATM Transactions (out-of-network) ⁴ \$1.00 per transaction or inquiry Replacement Check Card or Credit Card - Overnight Rush Order Replacement Check Card or Credit Card - Overnight Rush Order Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN \$5.00 per PIN Electronic Services Fees ACH Origination \$10.00 per item \$42.00 per Item \$42.00 per PIN Electronic Services Fees ACH - Returned Origination \$2.00 per item \$42.00 per item	Business Checking Minimum Balance Fee ¹	\$10.00 per month (if balance under \$500.00)		
Account Reconciliation/Research Copy of Paid Draft S5.00 per hour Copy of Paid Draft Dormant Fee² \$5.00 per month Excessive Money Market Withdrawal – (7+) \$5.00 per cocurrence Official Check \$3.00 per check (excludes My Choice! Checking) Reopen Negative Checking Account \$25.00 Share Draft Printing Prices Vary Sales Draft Copy \$5.00 per order Stop Payment – Draft/AGH \$20.00 per request Temporary Checks \$2.00 per book of 8 Overfart and Returned Item Fees Courtesy Pay³ \$25.00 per item Deposited Item Returned - for loan payment or same maker Returned NSF – Insufficient Funds ACH/Draft/ATM/Check Card \$25.00 per item Codit/Debit/ATM Card Fees ATM Photo Verification Check Card Stop Payment (add or delete) Excessive ATM Transactions (out-of-networky¹ Replacement Check Card or Credit Card Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN \$5.00 per item \$5.00 per request Excessive ATM Transactions (out-of-networky¹ \$1.00 per card Replace Lost PIN \$5.00 per PIN (if mailed) PIN – Rush Order Replace Courtes Pees ACH Origination ACH - Returned Origination ACOUNT (AZA) – outbound Bill Pay – Overnight Check Bill Pay – Same Day Bill Payment Wire Transfer (Incoming) \$5.00 per Itemset	Second Chance Checking Account Service Charge	\$10.00 per month		
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Excessive Money Market Withdrawal – (7+) \$25.00 per occurrence Official Check Reopen Negative Checking Account \$25.00 Share Draft Printing Prices Vary Sales Draft Copy \$5.00 per order Stop Payment — Draft/ACH \$20.00 per request Temporary Checks \$2.00 per book of 8 Overdraft and Returned Item Fees Courtesy Pay³ Deposited Item Returned — for loan payment or same maker Returned NSF — Insufficient Funds ACH/Draft/ATM/Check Card \$25.00 per item Oracli VDeht/ATM Card Fees ATM Photo Verification Cost Direct Check Card Stop Payment (add or delete) \$30.00 per transactions (out-of-network)¹ \$1.00 per transactions in inquiry Replacement Check Card or Credit Card — Overnight Rush Order Replacement Check Card or Credit Card — Overnight Rush Order Replace Lost Plin Neplace Lost Plin Stop Payment and Stop Payment of Stop Payment	Copy of Paid Draft	\$5.00 per draft		
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Check Card Stop Payment (add or delete) Excessive ATM Transactions (out-of-network) ⁴ Replacement Check Card or Credit Card Replacement Check Card or Credit Card \$10.00 per card Replace Lost PIN Replace Lost PIN Replace Lost PIN PIN – Rush Order Stop per PIN Electronic Services Fees ACH Origination ACH - Returned Origination ACCOUNT (A2A) – outbound Bill Pay – Overnight Check Bill Pay – Same Day Bill Payment Wire Transfer (Incoming) \$10.00 per request \$10.00 per request \$10.00 per card \$10.00 per PIN (if mailed) \$25.00 per item \$25.00 per item \$25.00 per item \$25.00 per item \$30.00 per item \$30.00 per item \$30.00 per item \$42.00 per item \$30.00 per item	Credit/Debit/ATM Card Fees			
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Replacement Check Card or Credit Card \$10.00 per card Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN \$5.00 per PIN (if mailed) PIN – Rush Order \$42.00 per PIN Electronic Services Fees ACH Origination \$10.00 per item ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Check Card Stop Payment (add or delete)	\$30.00 per request		
Replacement Check Card or Credit Card - Overnight Rush Order Replace Lost PIN \$5.00 per PIN (if mailed) \$42.00 per PIN Electronic Services Fees ACH Origination \$10.00 per item ACCH - Returned Origination Account to Account (A2A) – outbound Bill Pay – Overnight Check Bill Pay – Same Day Bill Payment Wire Transfer (Incoming) Cost Direct Cost Direct Cost Direct \$5.00 per PIN (if mailed) \$42.00 per PIN \$10.00 per item \$25.00 per item \$25.00 per item \$20.00 per item \$30.00 per item	Excessive ATM Transactions (out-of-network) ⁴	\$1.00 per transaction or inquiry		
Replace Lost PIN \$5.00 per PIN (if mailed) PIN – Rush Order \$42.00 per PIN Electronic Services Fees ACH Origination \$10.00 per item ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Replacement Check Card or Credit Card	\$10.00 per card		
PIN – Rush Order \$42.00 per PIN Electronic Services Fees ACH Origination \$10.00 per item ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Replacement Check Card or Credit Card - Overnight Rush Order	Cost Direct		
ACH Origination \$10.00 per item ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Replace Lost PIN	\$5.00 per PIN (if mailed)		
ACH Origination \$10.00 per item ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	PIN – Rush Order	\$42.00 per PIN		
ACH - Returned Origination \$25.00 per item Account to Account (A2A) – outbound \$2.00 per item Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Electronic Services Fees			
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Bill Pay – Overnight Check \$14.95 Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	ACH - Returned Origination	\$25.00 per item		
Bill Pay – Same Day Bill Payment \$9.95 Wire Transfer (Incoming) \$5.00 per transfer	Account to Account (A2A) – outbound	\$2.00 per item		
Wire Transfer (Incoming) \$5.00 per transfer	Bill Pay – Overnight Check	\$14.95		
	Bill Pay – Same Day Bill Payment	\$9.95		
Wire Transfer (Outgoing Domestic) \$20.00 per transfer	Wire Transfer (Incoming)	\$5.00 per transfer		
	Wire Transfer (Outgoing Domestic)	\$20.00 per transfer		

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Check Cashing (if less than \$100.00 in savings with no other account relationship) \$10.00 per check

Close IRA Fee \$25.00
Convenience Fee (phone cash advances) \$2.00 ea.
Death Claim Admin. Fee \$25.00

Fax Transmission \$2.00 per page
Foreign ACH Transaction \$1.00 per item

Foreign Check Collection Fee \$10.00 per check plus costs
Foreign Currency Exchange \$15.00 per order (min. of \$300.00)

Gift Cards\$5.00 per cardInvalid Address\$5.00 per monthLegal Processing Fee\$25.00 per itemLevy and/or Garnishment Fee\$50.00 per itemLoan Documents\$5.00 per itemLoose Coin5% over \$10.00

Member Loan Payment Error \$10.00

Money Order \$2.00 per money order

Notary/SIG Guarantee \$1.00 per page (excludes My Choice! Checking)

Official Check for Non-Member \$15.00 per check

PAT \$1.00 per transaction (after 10 free per month)

Photocopy 10¢ per page

Miscellaneous Fees

Safe Deposit Boxes:

3 X 5 \$20.00 per year 5 X 5 \$30.00 per year 3 X 10 \$35.00 per year 5 X 10 \$45.00 per year 10 X 10 \$85.00 per year Safe Deposit Drilling Cost Direct Safe Deposit Lock Change Cost Direct Safe Deposit Lost Key \$25.00

Statement Copy\$1.00 per pageStatement Mailing Fee5\$2.00 per statementTransaction History\$1.00 per pageTransfer Loans to different account\$15.00 per itemVISA® Copy Request\$5.00 per copyZipper Bags\$10.00

Zipper Bags \$10.00
Zipper Locking Bags \$20.00

Shared Branch Fees

Shared Branch Official Checks \$3.00 per check
Shared Branch Statement Copy \$1.00 per page

¹ Some fees for business accounts may vary based on business account analysis

² Inactivity for 12 months and account balance is below \$100 (except for Little Owls Accounts)

³ Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal or other electronic means

⁴ 4 FREE out-of-network ATM transactions per month; 8 FREE out-of-network ATM transactions for MyChoice! Checking accounts

⁵ Excludes My Choice! Checking, Little Owls, and members 65+