

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

Membership Share Par Value	\$5.00
Share/Share Draft Account Fees	
My Choice! Checking Account Service Charge (no min. balance)	\$7.00 per month
My Choice! Checking Account Minimum Balance Fee (with min. balance)	\$9.00 per month (if balance under \$250.00)
Business Checking Minimum Balance Fee ¹	\$10.00 per month (if balance under \$500.00)
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
Dormant Fee ²	\$5.00 per month
Excessive Money Market Withdrawal – (7+)	\$25.00 per occurrence
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/ACH	\$20.00 per request
Temporary Checks	\$2.00 per book of 8
Overdraft and Returned Item Fees	
Courtesy Pay ³	\$25.00 per item
Deposited Item Returned – for loan payment or same maker	\$30.00 per item
Returned NSF – Insufficient Funds ACH/Draft/ATM/Check Card	\$25.00 per item
Credit/Debit/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) ⁴	\$1.00 per transaction or inquiry
Replacement Check Card or Credit Card	\$10.00 per card
Replacement Check Card or Credit Card - Overnight Rush Order	Cost Direct
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
Wire Transfer (Outgoing Domestic)	\$20.00 per transfer

Miscellaneous Fees

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 card
Invalid Address	\$5.00 per month
Legal Processing Fee	\$25.00 per item
Levy and/or Garnishment Fee	\$50.00 per item
Loan Documents	\$5.00 per item
Loose Coin	5% 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 page
Statement Mailing Fee ⁵	\$2.00 per statement
Transaction History	\$1.00 per page
Transfer Loans to different account	\$15.00 per item
VISA® Copy Request	\$5.00 per copy
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+