

Fee Schedule

General Fees	Amount
Account Reconciliation/Research Fee (2)	\$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
Returned Deposit Check (from Account Holder)	\$20.00
Returned Deposit Check (from Third Party)	\$15.00
Stop Payment (3)	\$20.00
Verification of Deposit Letter (VOD) (1)	\$10.00
Non-Sufficient Funds (NSF) Fees	Amount
Courtesy Pay (Overdraft) Fee for Paid NSF, ACH, Check, or EFT Item	\$29.00 per presentment
NSF Fee for Returned ACH or Check Item	\$29.00 per presentment
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) Verification of Deposit (VOD) from Social Security or public assistance offices do not incur a fee. All others will be charged a fee.

(2) 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.

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