

## ACCOUNT FEES & MEMBERSHIP BENEFITS

### FREE & NO-COST SERVICES FOR MEMBERS

- GreenPath Financial Wellness (Financial counseling)
- Basic ("No Frills") Checking
- Coin Counting & Change Machines
- Online & Mobile Banking
- Online Account e-Statements and Check Copies
- Nearly 30,000 Surcharge-Free CO-OP ATMs Nationwide
- 5000+ Shared Branching Locations
- Financial & Retirement Planning (LPL Financial)

### Membership

Minimum Deposit in Primary Share Account	\$5
Account Closed Within 6 Months	\$10
Bad Address (Returned Mail)	\$5 per month
Fax Service	\$2 per page

### Deposit Accounts

Right Choice Checking	\$4.95 per month
Right Choice Plus Checking	\$6.95 per month
Excessive Withdrawal Fee (over 6 per month)	\$10
Check orders	Prices vary
Mailed Paper Statements	\$2 per month
Account Statement Copies (paper)	\$5 per month
Inactive Account (after 12 months)	\$5 per month
Cleared Check Copy (paper)	\$5 per copy
Counter Checks ("starter checks")	\$2 per sheet
Official Check	\$5 each
Non- Sufficient Funds (NSF) check or ACH	\$35 per presentment
Overdraft (Privilege Pay)	\$35
Stop Payment - Branch/Contact Center	\$35
Stop Payment - Online Banking	\$20
Escheatment (abandoned account or safe deposit box processing)	\$60 per account/box
Returned Check (written to yourself)	\$35 per presentment
IRA Transfer Fee (outgoing)	\$25
In-network ATM (first 6 free on some checking accounts)	\$2
Out of Network ATM	May incur fees

### Wire Transfers

Domestic	\$25 outgoing \$15 incoming
International	\$40 outgoing \$20 incoming
Returned/Invalid Wire	\$35
Rush (same business day after 2:30pm)	\$25

### External Transfers (Internet Banking)

Premium Outbound/Express	\$10 per transaction
--------------------------	----------------------

### Bill Pay (Internet Banking)

Bill Pay Inactive Fee	\$4.95
Per month when no bill paid within 60-day period	
Next Day Payment (selected merchants)	\$19.95
2nd Day Payment (any merchant/payee)	\$14.95

### Miscellaneous Fees

Legal Processing (excludes child support)	\$75 per request
Account/Loan Research & Reconciliation	\$30 per hour
Collections Services (foreign checks, sight & envelope drafts, municipal bonds)	\$10 per negotiable item

### Safe Deposit Boxes

Prices vary based on size & availability	
Replacement Keys	\$75
Late Payment (>20 days)	\$15
Lock Drilling	Actual Cost

### Loans

Mortgage Subordination Fee	\$200
Skip-a-payment	\$15
Expedited Automobile Title Lien Release	\$15
Verification of Deposit	\$10
Loan Payment Through Self-Service Portal	\$5 per month
Loan Payment by Phone	\$10 per month

### Debit Cards

Debit Card Rush Fee (plus postage)	\$50
Card Replacement/Instant Issue	\$10

### Non-Member Fees

ATM Withdrawal	\$3 per withdrawal
Includes any non-121 Financial Cards	
Check Cashing	\$5 per check
121 Financial Checks Only	
Exchange Check	\$15
Replacing member check for official 121 Financial check	
Coin Counting Machine	6% of total