



## **XIX. Schedule of Fees & Charges**

Effective May 1, 2021

| <b>DEPOSIT PRODUCT FEES</b>                    |         |
|--|---------|
| Deposited Items Returned Unpaid Fee            | \$5.00  |
| Early Closure Fee (if within 13 Months)        | \$25.00 |
| IRA Early Withdrawal Fee (if within 13 months) | \$50.00 |
| Monthly Inactive Account Fee (After 12 months) | \$5.00  |
| Stop Payment Charge                            | \$33.00 |
| ACH Outgoing Transfer (One-time only)          | \$15.00 |
| Online ACH Origination (Outgoing & Incoming)   | FREE    |

| <b>WIRE FEES</b>   |         |
|--|---------|
| Domestic Wire Outgoing                                   | \$20.00 |
| International Wire Outgoing                              | \$50.00 |
| International Foreign Currency Denominated Wire Outgoing | \$60.00 |

| <b>MONTHLY ACCOUNT SURCHARGES</b>                            |         |
|--|---------|
| Kasasa Cash Back Checking                                    | FREE    |
| InControl Checking   | \$3.99  |
| Red Raider Checking (if balance falls below \$500)           | \$10.00 |
| Regular Share Draft Account (if balance falls below \$500)   | \$5.00  |
| Money Market Savings Account (if balance falls below \$1000) | \$5.00  |

| <b>KASASA PROTECT</b>     |        |
|---------------------------|--------|
| Kasasa Accountholders     | \$7.99 |
| Non-Kasasa Accountholders | \$9.99 |



| PLASTIC CARD SERVICES      |        |
|----------------------------|--------|
| Debit Card Replacement     | \$5.00 |
| Debit Card PIN Replacement | \$2.50 |
| Credit Card Replacement    | \$5.00 |
| Foreign ATM Fee            | \$2.50 |

| LOAN FEES                 |         |
|---------------------------|---------|
| Loan Modification Request | \$25.00 |

| NON-SUFFICIENT FUNDS FEES                           |         |
|---|---------|
| Courtesy Pay Paid Fee                               | \$33.00 |
| Return Item Fee                                     | \$33.00 |
| Daily Negative Account Fee (except for CP accounts) | \$2.00  |
| Automatic Transfer to Cover NSF Item                | \$2.00  |

| SERVICE CHARGES                           |          |
|---|----------|
| Official Check                            | \$3.00   |
| Money Order                               | \$2.00   |
| Check Copy                                | \$3.00   |
| Statement Copy                            | \$3.00   |
| Account Research (per hour)               | \$30.00  |
| Cash Advance Fee                          | \$15.00  |
| Fax Service                               | \$1.00   |
| Address Search                            | \$30.00  |
| Levy/Garnishment Processing Fee           | \$100.00 |
| Return Mail Fee (per occurrence)          | \$5.00   |
| Temporary Check Fee (per set of 4 checks) | \$4.00   |
| Verification of Deposit                   | \$25.00  |