## Schedule of Fees and Charges

**EFFECTIVE DATE:** November 18, 2019

### ATM/DEBIT:
- Withdrawals: None
- Deposits: None
- Overdrafts (with Opt-In): $28.00
- Replacement Card: $6.00
- Transfer Fee: $4.00

### CHECKING:
- Monthly Service Fee or Per Check Fee: None
- Payment/Transfer Receipt Mailed: $1.00
- Account Balancing: $25.00 per hour
- Overdrafts/Automatic Payment Return: $28.00
- Returned Deposit Item: $10.00
- Stop-Payment Fee: $25.00
- Certified Check: $3.00
- Transfer from Shares: $4.00
- Transfer from Loans: $4.00
- Photocopy Request (picked up): $3.00
- Photocopy Request (mailed): $5.00
- Account History (over 30 days): $1.00
- Statement Copy: $3.00

### VISA:
- Replacement Card: $5.00
- Late Fee (over 10 days): $20.00
- Returned Payment Fee: $25.00
- Statement Copy: $3.00
- Travel Card and Gift Card (member): $5.00
- Travel Card Reload: $3.00
- Travel Card Unload: $10.00

### LOAN:
- Loan Processing Fee: $40.00
- VSI: $30.00
- Late Loan Payment (over 15 days): $20.00
- Loan Skip Payment: $30.00
- CarFax Report: $10.00
- *Over the Phone Loan Payment with Debit/Credit Card or ACH*: $8.00
- *Online Loan Payment with Debit/Credit Card*: $8.00
- New Service Offered October 21, 2019

### OTHER:
- Closed Account Fee (within 180 days of opening): $5.00
- Return Mail Fee: $2.00
- Early Withdrawal from Christmas Club: $5.00
- Check Mailing Fee: $1.50
- Cashier’s Check: $3.00
- Money Order: $2.00
- Teller Check: $1.00
- Inactive Account Fee (24 months no activity balance $100 or less): $5.00 per month
- Foreign Check Deposit: $8.00 per item
- Foreign Check Return: $25.00 per item
- Deposit/Loan Payment Return: $25.00
- Minimum Balance Fee (share savings balance below $5.00): Up to $5.00
- Withdrawals from Savings:
  - Six or more per month: $1.00 per item
- Wire Transfers:
  - In (items over $100): $8.00
  - Out: $20.00
  - International: $40.00
- Garnishment Request Fee: $20.00
- Tax Levy Fee: $25.00
- Notary Public Service: None
- NADA Car Quotes: None

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**Main Office**
1330 W Franklin St  
(812) 425-0111

**Vogel Office**
5727 Vogel Rd  
(812) 491-9200

**Atlas Office**
1212 St George Rd  
(812) 491-3564