



FEES

1. ATM Transactions	
a. Withdrawals:	
1-8 per Account, per month	No Charge
9 or more	\$ 1.00 ea.
b. Lost or Stolen Card	\$ 5.00 ea.
2. Savings/Checking (Share Drafts)	
a. Checks (shipping & handling applies on all orders)	
(1) First Box of Checks	At Cost
(2) Reorders	At Cost
b. Overdrafts-Not Sufficient Funds (NSF):	
(1) Checks drawn on Benchmark	\$ 30.00 ea.
(2) Deposited checks drawn on other financial institutions	\$ 30.00 ea.
(3) Third party checks deposited	\$ 10.00 ea.
(4) Deposited checks drawn on a member's account at other financial institutions	\$ 40.00 ea.
(5) Overdraft transfers	No Charge
(6) Courtesy Pay	\$ 30.00 ea.
c. Returned Mail – failure to inform	\$ 5.00 mo.
d. Photocopy of cancelled check	
(1) Online requests	Free
(2) All other copies	\$ 5.00 ea.
(3) Processing bank charge – plus	\$ 5.80 ea.
e. Photocopy of statement	\$ 3.00
f. Account reconciliation assistance & research	\$ 30.00 hr.
g. Certified check/share draft	\$ 7.00 ea.
h. Cashier's check	\$ 7.00 ea.
i. Credit union corporate check	\$ 7.00 ea.
j. Stop payment order	
(1) Online request	\$ 10.00 ea.
(2) Single check	\$ 20.00 ea.
(3) Series of checks	\$ 25.00 ea.

(4) Excess of 3 stop payments per month	\$ 30.00 ea.
k. Wire transfers –	
(1) Outgoing	
(a) Domestic	\$ 20.00 ea.
(b) Foreign	\$ 40.00 ea.
(2) Incoming wires (domestic)	\$ 10.00 ea.
(3) International wires	\$ 10.00 ea.
(4) Tracer on wire	\$ 20.00 ea.
3. Statement fee (paper)	\$ 2.00 ea.
4. Foreign check collection – cash letter	Varies
5. Foreign collection	Varies
6. Account-to-Account (A2A)	
a. Basic checking account/savings	\$ 5.00 ea.
b. Transfer fee – all other checking accounts	Free
c. NSF	\$ 30.00 ea.
7. Money Market Account	
a. NSF checks	\$ 30.00 ea.
b. Stop payment order	\$ 10.00 ea.
c. Pay check under \$500 minimum	\$ 10.00 ea.
d. Over the 3 maximum checks	\$ 10.00 ea.
8. Online Bill Payer Service	
a. Unlimited bills	Free
b. NSF check	\$ 30.00 ea.
c. Stop payment	\$ 20.00 ea.
9. Automated Clearing House (ACH) Items	
a. NSF	\$ 30.00 ea.
b. Stop payment order	\$ 20.00 ea.
10. Share withdrawals – regular & vacation accounts	
Overnight courier charges may apply for withdrawals	
11. Money Orders	\$ 2.00 ea.
12. MasterCard® Gift Cards	\$ 2.00 ea.
13. IRA transfer	\$ 25.00
IRA closure	\$ 25.00

14. Home Equity	
a. NSF	\$ 30.00 ea.
b. Stop payment	\$ 20.00
c. Application Fee	
HE loans up to an amount of \$25,000	\$100.00
d. Subordination Fee	\$100.00 ea.
e. Satisfaction Fee	Varies by County
f. Encumber a Title Fee	At Cost
15. Dormant Accounts	\$5.00 per calendar quarter
A dormant account is one that:	
- has no certificates of deposit	
- has no IRAs	
- has no loans or credit cards (including Student Loans)	
- has had no activity for a 12-month period	
16. Escheat Processing Fee	\$100.00 ea.
17. IRS Levy	\$100.00 ea.
18. Writ of Execution Fee	\$100.00 ea.
19. Coin Counting	
a. Members	Free
b. Non-members	5%
20. Other court documents minimum	\$ 50.00
21. Notary – members only (call for availability)	Free
22. Mobil Apps	Free
23. Auto	
a. Title Processing Fee	Varies by State