



## 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 (1 check at a time/\$10 per check)		\$ 10.00 ea.
(2) Single check (if made in-branch or via phone)		\$ 20.00 ea.
(3) Series of checks (must be in-branch or via phone)		\$ 25.00 ea.

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(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 month
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