### Below Minimum Balance Fees:
- **Classic Checking**: None
- **Signature Checking**: $5.00/month
- **Premier Checking**: $10.00/month

### Safe Deposit Fees:
- **Safe Deposit Box Rental**: (varies by box size) $150.00
- **Safe Deposit Box Drilling**: $150.00

### Loan Payment Fees:
- **Pay-by-phone**: $15.00/loan payment

### Card Fees:
- **Reloadable Card Purchase Fee**: $5.00
- **Reloadable Card Funding Fee**: $0.50/Funding
- **Card Replacement**: $5.00
- **VISA Foreign Exchange**: (varies by country) $5.00
- **Garnishment or IRS Levy**: $50.00
- **Second Day Express for Card**: $25.00
- **Next Day Express for Card**: $50.00
- **Overnight Express Mail**: (Credit Union Cost) $50.00

### Non-Member Fees:
- **ATM Surcharges**: $3.00/transaction
- **Coin Processing**: (10% of Coin) $25.00
- **On Us Check Collection**: $20.00/item
- **3rd Party Research (effective 12/31/18)**: $25.00/hr + $0.25/page

### Dormant Account:
- **Dormant Account Fee**: $10.00/month

### Research Fee (effective 12/31/18):
- **Research Fee**: $25.00