



Schedule of Fees

Effective 06.01.2025

Share Fees

Check, Electronic Bill Pay, ATM, MasterCard Debit Card, or ACH (Electronic Debit) Returns

Non-Sufficient Funds (NSF)	NO FEE
Overdraft Transfer from Savings	NO FEE
Overdrawn Fee (Privilege Pay)	\$35.00 / item
Return Deposit Item Fee	\$35.00 / item
Rebound Checking w Direct Deposit	\$5.00 / month
Rebound Checking without Direct Deposit	\$10.00 / month

Other Share Fees

Stop Payment	\$30.00 / request
IRA Transfer to Other Financial Institution	\$30.00 / transfer
Inactive Account Fee ⁴	\$10.00 / month
Account Closure Fee ⁵	\$25.00
Wire Transfer Outgoing Fee	\$25.00 / wire
Wire Transfer Incoming Fee	\$15.00 / wire
Wire Transfer International Fee	\$40.00 / wire

ATM, Debit, and Credit Card Fees

Card Replacement Fee	\$10.00 / card
Credit Card	NO ANNUAL FEE
Credit Card Late Fee	\$25.00
Cash Advance Fee (Non-Nutmeg Card)	\$10.00
MasterCard International Fee	2%
ATM Withdrawals	FREE

Online Services

Bill Pay	FREE
Inactive Bill Pay User Fee ⁶	\$5.00 / month
e-Banking & Mobile Banking	FREE
e-Statements	FREE
e-Deposits (check deposits on mobile device)	FREE
e-Check images	FREE

Loan Fees

Loan Payment by Debit Card Fee ¹	\$10.00 / payment
Loan Payment via Check by Phone Fee	\$10.00 / payment
Loan Coupon Book	\$25.00
Consumer Loan Late Fee ²	5% of payment
Open-ended Loan Late Fee	\$25.00

Miscellaneous Fees

Share Transfer by Live Phone Call	\$2.00 / transfer
Consumer Account Paper Statement Fee ³	\$5.00 / statement
Statement Copy	\$5.00 each
Share Draft Copy	\$5.00 / check
Bank Check Payable to Third Party	\$5.00 / check
Copy of Credit Union Check	\$5.00 / check
Incorrect Address Fee	\$5.00 / month
Identity Theft Service	\$1.95 / month
Account Reconciliation (min. one hour)	\$25.00 / hour
Levy & Garnishment	\$75.00
Notary Public	FREE
Signature Guarantee	FREE

Safe Deposit Box Fees

Small Box (3" x 5") Rental	\$30.00 annually
Medium Box (5" x 5") Rental	\$60.00 annually
Large Box (5" x 10") Rental	\$90.00 annually
Extra Large Box (10" x 10") Rental	\$135.00 annually
Lost Key	\$20.00 / key
Change of Locks	Current locksmith rate

Business Accounts

Business Account Paper Statement Fee	\$10.00 / statement
Business Account Paper Statement Copy Fee	\$10.00 each
Coin Deposit / Purchase Fee	3% of total coin amount
Merchant Check Scanner Portal License and Check Scanner Rental Fees	\$30.00 / month

¹ The use of a credit card to make a loan payment is prohibited by VISA, MasterCard®, and American Express.

² Assessed after 10 days and up to a maximum of \$10.00.

³ Fee applies to memberships opened after January 1, 2013.

⁴ Fee applied to memberships inactive for one year with balances less than \$1,000.00

⁵ Fee applied if membership closed within three months of opening.

⁶ Fee applied to checking share linked with service after service has been inactive for one year.