



All Fees Effective 8/1/2016 except Credit Card Fees

Debit/ATM Fees

Debit Card Damaged	\$10.00
Debit Card Lost/Stolen	\$15.00
ATM Inquiry	\$.50*
*At a non-participating ATM	
Foreign W/D – Non-member	\$3.50*
*Non-member card used at floridacentral ATM	
ATM Deposit Adjustment	\$15.00
ATM Surcharge W/D - Member	\$2.00
*At a non-participating ATM	
Rush Fee	\$25.00*
*Three (3) Business Days. Must Sign for Delivery	

Safe Deposit Box

Key Deposit	\$10.00
3x5	\$20.00*
3x10	\$40.00*
5x5	\$30.00*
5x10	\$65.00*
10x10	\$85.00*
*Annual rent	
Box Drilling	\$185.00
Replacement Key	\$20.00

Loan Fees

Application Fee	No
Doc Stamps	Yes
Return Payment Fees	\$35.00

Credit Cards (Effective 9/1/2016)

Annual Fee	N/A
Over Limit Fee	N/A
Late Payment Fee	\$10.00-\$27.00
Lost/Stolen Fee	\$15.00
Replace Damaged Card	\$10.00
Returned Payment Fee	\$27.00
Rush Fee	\$25.00

Mortgages

Application Fee	N/A
Application Fee Portfolio	\$850.00
Appraisal Fee	\$350 - \$450
Credit Report	\$16.71 - \$26.42

Misc Fees

ACH Origination	\$10.00*
*One-time set up fee	
ACH Transfer	\$2.00*
*Bank-to-Bank-Outgoing	
Account # Change	\$25.00
Account Research/Hour	\$20.00
Bad Address	\$3.00
Check Cashing	\$5.00*
*Non-member	
Check Copy	\$3.00
Closed Account/Early	\$15.00*
*Within 90 days of opening	
Daily Negative Balance	\$5.00*
*After 10 consecutive days	
Document Copies/Fax	\$1.00
Dormant Account	\$5.00*
*After 1 year no activity	
Garnishment/Levy	\$50.00
Gift Card	\$3.50 - \$10.95
Interim Statement	\$3.00*
*Printout of History	
Money Orders	\$2.00
Notary (for non-members)	\$10.00*
*No wills or POA's	
NSF (Returned)	\$35.00
Official Checks	\$3.00
Overdraft Transfer	\$2.00*
*For checks and ACH's	
Paid Overdraft	\$35.00
Paid POS	\$35.00
Paper Statement	\$4.00*
*Excludes 50Plus, Minor Accts, Rep Payee Acct, and Savings/Loan Only Accts	
Returned ACH Origination	\$35.00
Returned Deposited Item	\$20.00
Returned Deposit Item Self-to-Self	\$35.00
Statement Copy	\$3.00
Stop Payment	\$35.00
Verification of Deposit	\$10.00
Wire/Incoming	\$25.00
Wire/Outgoing Domestic	\$25.00
Wire/Outgoing International	\$75.00