

Service Fees

(applicable to all accounts)

Non-Sufficient funds (return) fee	\$ 32.	per item
Overdraft (OD) fee	32.	per item
Copies of drafts	2.	per copy
Check printing		Price based on style
Account reconciliation	35.	per hour (min. 1 hour)
Account research	35.	per hour (min. 1 hour)
Statement copies	5.	per statement
Return deposit items	10.	per item
Stop payments on share drafts or ACH transaction	25.	per item
Stop payments on money orders and corporate share drafts	25.	per item
Money orders	3.	per money order
Corporate share draft	5.	
Telephone transfers	1.	per transfer
Photocopies	1.	per copy after 10
Fax service (members only)	2.	per page
Inactivity fee (after 12 months, balance under \$100)	5.	per month
Account closure	25.	if closed within 90 days of opening
ATM / Debit Card replacement	10.	only if lost
No forwarding address	3.	
Gift cards	3.95	per card
Legal processing (Levies, subpoenas etc.)	50.	
Mortgage loan subordination fee	175.	
Credit card replacement fee	10.	

Electronic Funds Transfer

ATM transactions

ECU or SURF Network	Free
Other ATM's (8 Free/Mo.)	2. after 8

Outgoing Wire Transfers	20. domestic
	35. foreign

Incoming Wire Transfers	10.
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Funds Transfer (institution to institution):

Incoming	Free
Outgoing	2.

Safe Deposit Box (Naples branch only)

Annual Fee	Varies with size
Key Replacement	50.
Lock Replacement	150.

Questions? (207) 221-5000