

MEMBERSHIP		
Description	Fee	Additional Information
Membership Share	\$5.00 par value	
Membership Fee	\$10.00	
DEPOSIT ACCOUNTS		
Membership Share Single Service Fee	\$3.00 per month	Fee will be waived if you maintain an actual daily combined savings, checking and/or loan balance of \$100 or more. Monthly fee is assessed based on current month activity.
Share Savings, Money Market, and Advance Money Market Excess Transaction Fee	\$25.00	For more than 6 pre-authorized, automatic, telephone transfers or withdrawals in a month.
OTHER SERVICE ITEMS		
Account Printout Fee	\$2.00 per page	Faxed
Account Reconciliation	\$20.00 / hour	1st hour is free
Account Research	\$20.00 / hour	1-hour minimum
ACH Overdraft (NSF) Fee	\$31.00 per occurrence	
Bad Address Fee	\$3.00	
Cashier's Check	\$3.00 per item	
Chargeback Fee (Negotiated item returned)	\$20.00 per occurrence	
Check Copies	\$2.00 per copy	\$7.00 faxed
Checks and Business Forms	Price varies by style	Available at cost through Harland Business Solutions
Coin Processing	First \$10.00 free; thereafter 5% of amount (\$1)	Fee applies to businesses, nonprofit organizations, SEGs, or other large groups except Maps Education Business Partners.
Corrected Name / ITIN (for IRS Reporting)	\$100.00	Pass through from IRS
Counter Checks	\$1.00 / 4 checks	First 8 free for new accounts
Courtesy Pay Overdraft Fee	\$31.00 per occurrence	
Garnishment Fee	\$25.00	
Inactive Account Fee	\$5.00 per month	If no transactions for 6 months and a balance less than \$750
Item Returned for Improper Endorsement	\$20.00	
Money Order	\$1.00 per item	
Overdraft (NSF) Fee	\$31.00 per occurrence	
Overdraft Transfer Fee	\$3.00 per transfer	
Special Item Processing/Collection Fee	\$25.00 per item	Minimum
Statement Copy Fee	\$2.00 per page	
Statement Copy Fee - Faxed	\$1.50 per page	In addition to Statement Copy Fee
Stop Payment for Lost, Stolen or Destroyed Cashier's Checks or Money Order	\$10.00 per item	Waiting period may apply
Stop Payment Request	\$22.00	
Wire Transfer Fee - Incoming	\$10.00 per transfer	Waived on Advanced Business Checking accounts
Wire Transfer Fee - Outgoing (Domestic)	\$15.00 per transfer	Waived on Advanced Business Checking accounts
ELECTRONIC FUNDS TRANSFERS		
ATM Deposits/Transfers/Balance Inquiries	Free	
ATM Withdrawal @ Maps owned ATM's	Free	
ATM Withdrawals @ non-Maps ATM's	2 Free withdrawals per checking account, per month	A fee may be charged from the other financial institution
Additional withdrawals @ non-Maps ATM's	\$1.00	Including CO-OP ATM's
Debit/Credit Card	Free	New, Reissue, Damaged, Demagnetized
Debit/Credit Card Replacement	\$5.00	Lost, Stolen or Name Change
Debit/Credit Card Rush Order	\$35.00	
Debit/Point of Sale (POS) Transactions	Free	Merchant charges may vary
Electronic Payment Processing Program	\$15.00	For each card and check transaction
Expedited Bill Payment Fee	\$19.95	Overnight
ACH DEBIT ORIGINATION SERVICES		
File Processing Fee	\$3.00 per file	
Monthly Service Fee	\$25.00	
Setup Fee	\$30.00	One time only
Stop Payment Fee	\$15.00	
Transaction Fee	\$0.10 per transaction	Within each file submitted
SAFE DEPOSIT BOX		
Safe Deposit Box Key Replacement	\$15.00	
Safe Deposit Box Drilling Charge	\$60.00	
Safe Deposit Box Rental Fee	\$30.00 / year	3X5
<i>Rent is paid annually in advance;</i>	\$40.00 / year	5X5
<i>Non-refundable on early box closure</i>	\$50.00 / year	3X10
	\$65.00 / year	5X10
	\$110.00 / year	10X10