



Fee Schedule

Effective date 08/01/2020

Item	Fee
ACH Origination Fee	\$3.00
ACH Origination Fee to Pay a FLAG CU Loan	Free
Bill Pay	No Monthly Fee
Cashier's Check Fee*	\$4.00
Early Account Closure Fee - Savings and IRA (within 90 days of Account Opening)	\$10.00
Early Account Closure Fee - Club Account (before 10/01 for Christmas Club and 5/01 for Vacation Club)	\$10.00
Inactive Account Fee - No Activity within 5 years	\$25.00
Mail, Overnight Fee	\$30.00
Mail, Overnight for Saturday Delivery	\$45.00
Mail, Returned Fee	\$5.00
Membership Fee	\$5.00
Money Order Fee*	\$2.00
Non-Member Check Cashing	\$5.00
Notary Services	Free for Members Only
Overdraft Protection and Courtesy Pay, Per Presentment**	\$32.00
Overdraft Transfer Fee (Funds Transferred from a Linked Account to Cover a Transaction)**	\$5.00
Photocopy	\$5.00
ProPay Online / Phone Loan Payment	\$4.95

Item	Fee
Reconciliation/Research Fee	\$20.00 per hour
Returned Deposited Item Fee	\$32.00
Safe Deposit Boxes 3 x 5; 3 x 10; 5 x 10	\$25.00; \$40.00; \$55.00
Self-Service Coin Machine	Members: Free Non Members: 8% of Total
Statement Copy or Account Printout	\$10.00
Stop Payment Fee	\$32.00
Tax Garnishment / Levy Fee	\$100.00
Temporary Checks	\$2.00 per page of 4
Visa Debit or MasterCard PIN Replacement	\$5.00
Visa Debit or MasterCard Card Replacement	\$10.00
Visa Debit or MasterCard Card Replacement - Rush	\$50.00
Visa Gift Card - Non-Reloadable	\$3.00
Wire Transfer - Domestic	\$25.00
Wire Transfer - Incoming	\$5.00
Wire Transfer - International	\$40.00

*Golden Year Members receive these services at no charge

**See the Membership Agreement for Information on the Overdraft / Courtesy Pay Program