



Schedule of Fees

Effective 2-13-2023

Description of Fees Related Service	Fees Amount
DEPOSIT RELATED Fees	
Copy of Draft	\$ 2.00
Draft Printing	ACTUAL
ExcelChecking Monthly Fees	\$ 4.95
Excel Courtesy Pay Fees for Overdraft (per presentment)	\$ 29.00
Fresh Start Checking Monthly Fees	\$ 12.00
Fresh Start Checking Setup Fees	\$ 25.00
Return Check Fees (Your own check - per presentment)	\$ 29.00
Return Check Fees (3rd party check - per presentment)	\$ 15.00
Minimum PlatinumChecking Balance less than \$600 per Month	\$ 6.00
Stop Payment Fees (per item for Checks or Pre-authorized withdrawals)	\$ 29.00
Holiday Club Early Withdrawal Fees (per withdrawal)	\$ 5.00
Overdrawn Fees (Non Sufficient Funds Fees for Checking, Debit, ATM-POS, Pre-authorized withdrawals- per presentment)	\$ 29.00
Withdrawal for Savings Service Fees (Minimum Savings Balance less than \$100/Month)	\$ 2.00
Savings/Money Market-Excess cash withdrawals (in excess of 3 per month)	\$ 5.00
Overdraft Fees - (Automatic Transfer from other deposit account - per presentment)	\$ 5.00
You Name It Savings Club (if withdrawals greater than one per quarter)	\$ 5.00
LOAN RELATED Fees	
Consumer Loan Refinance Fees	\$ 50.00
Deed Cancellation Fees (added to payoff)	\$ 30.00
Loan Extension Fees	\$ 50.00
Loan Payment by Debit Card online	\$ 8.00
Loan payment by phone	\$ 10.00
Skip-A-Pay (Terms apply)	\$ 25.00
Subordination Fees-HELOCS	\$ 200.00

Description of Fees Related Service	Fees Amount
PLASTIC CARD RELATED Fees	
ATM Service Fees Network Withdrawal (Foreign ATM Withdrawal outside Excel or Publix/Presto networks-per withdrawal)	\$ 1.00
Excel Gift Cards Purchase Fees per card	\$ 3.00
Expedited Processing Fees for Debit/Credit Cards (per card processed)	\$ 50.00
Merchant Dispute Processing Fees	\$ 29.00
Plastic Card Replacement Fees (one allowed annually at no charge)	\$ 10.00
MISCELLANEOUS Fees	
Account Research & balancing assistance (per hour)	\$ 29.00
Collection Item - (Domestic or foreign - per item)	\$ 29.00
Member Wire In Fees (Domestic)	\$ 10.00
Member Wire Fees (Wire Transfer - Domestic Outgoing)	\$ 20.00
Dormant Account Fees (per month)	\$ 10.00
No Forwarding Address Fees Bad Address (per mailing per month)	\$ 5.00
Legal Processing Fees	\$ 50.00
On-us Check Cashing Fees/non-member (per item)	\$ 5.00
Periodic Statement (paper version -if printed in branch)	\$ 5.00
Records Retrieval	ACTUAL
Re-Open paid in full charged off account	\$ 50.00
Withdrawal for Paper Statement Fees (Paper Statement and Mailing Fees)	\$ 3.00
Third Party Cashier's Check/Official Check	\$ 7.00