



Schedule of Fees

Effective 2-13-2023

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

Description of Fee Related Service	Fee Amount
PLASTIC CARD RELATED FEES	
ATM Service Fee Network Withdrawal (Foreign ATM Withdrawal outside Excel or Publix/Presto networks-per withdrawal)	\$ 1.00
Excel Gift Cards Purchase Fee per card	\$ 3.00
Expedited Processing Fee for Debit/Credit Cards (per card processed)	\$ 50.00
Merchant Dispute Processing Fee	\$ 29.00
Plastic Card Replacement Fee (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 Fee (Domestic)	\$ 10.00
Member Wire Fee (Wire Transfer - Domestic Outgoing)	\$ 20.00
Dormant Account Fee (per month)	\$ 10.00
No Forwarding Address Fee Bad Address (per mailing per month)	\$ 5.00
Legal Processing Fee	\$ 50.00
On-us Check Cashing Fee/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 Fee (Paper Statement and Mailing Fee)	\$ 3.00
Third Party Cashier's Check/Official Check	\$ 7.00