



Description of Fee Related Service	Schedule of Fees Effective 9 - 3 - 2026	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 Fees (Your own check-per presentment)		\$ 29.00
Return Check Fees (3rd party check-per presentment)		\$ 15.00
PlatinumChecking Minimum 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		\$ 10.00
Overdrawn Fees (Non Sufficient Funds Fees 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 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 Fee		\$ 125.00
Deed Cancellation Fee (added to payoff)		\$ 30.00
Loan Extension Fee		\$ 50.00
Loan Payment online by external Debit Card		\$ 6.00
Loan Payment online by external Account via ACH		\$ 6.00
Loan payment by phone		\$ 12.00
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)		\$ 1.00
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)		\$ 29.00
Member Wire Fee Domestic (Wire Transfer - Outgoing)		\$ 25.00
Member Wire Fee Domestic (Wire Transfer - Incoming)		\$ 15.00
Dormant Account Fee per month		\$ 10.00
No Forwarding Address Fee Bad Address(per mailing per month)		\$ 10.00
Legal Processing Fee		\$ 50.00
On-us Check Cashing Fee/non-member per item		\$ 10.00
Periodic Statement (paper version) if printed in branch		\$ 10.00
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