



Effective 08/2025

Fee Schedule

We are, and will remain, a member-focused institution and in doing so we strive to nurture and protect membership with the products, services, and relationships we offer. There are times when a fee is necessary to ensure your benefits remain strong and continue to expand. Please do not hesitate to contact us at **973 ASK XCEL** with questions or concerns.

Deposit Activity

Insufficient Funds (NSF) (Share Draft/ACH)	\$32 per item	Savings Below Minimum Balance	\$5 per month
Overdraft Transfer	\$7	Money Market Below Minimum Balance	\$20 per month
Courtesy Pay (ACH/Check/Bill Pay)	\$32 per item	Money Market Transaction Limit	\$15 per withdrawal in excess of (6)
Enhanced Courtesy Pay (ATM/Debit Card)	\$32 per item	International Transaction (Debit Cards)	Up to 1% per use
Return of Deposited Item (Uncollected Funds)	\$32 per item	-	-

Account Convenience & Maintenance

Incoming Wire Transfer	\$10	Paper Statement	\$3 per month
Outgoing Wire Transfer (Domestic)	\$25	Statement Copy	First (3) FREE (per calendar year) \$5 per additional copy
Replacement Debit Card	\$5	Bad Address	\$5 per month
Replacement Debit Card Rush	\$35	Inactive/Dormant Account (12+ months)	\$5 per month
ACH Origination	\$5 per item	Account Investigation/Reconciliation	\$25 per hour
Stop Payment (Check/ACH/Pre-Authorized Debit)	\$25 per item	Courier Delivery	Rates May Vary ²
Check Copy (Share Draft/Deposited Item/Teller Check/Third Party Teller Check)	FREE	Legal Processing Fee (Levy, Subpoena, Restraining Notice)	\$75
Third Party Teller Check	FREE	Verification of Deposit	\$15
Check Order	Rates May Vary ¹	Notary	FREE
Coin Deposit over 5 rolls per month	FREE	VISA® Gift Card	FREE

All fees are subject to change. ¹Check Order Rate varies based on design & features. ²Courier Delivery Rate varies based on shipping speed & location.

REV 5.25