



Consumer Fee Schedule

SHARE SAVINGS ACCOUNT				
Amount Required to Open	\$5			
Interest Rate	Variable; based on daily collected balance			
Minimum Balance for Dividends	\$250			
CHECKING ACCOUNTS				
	Everyday Checking	Choice Checking	Prime Checking	On Track Checking
Monthly Account Service Fee	\$0 per month; must have e-statements to avoid paper statement fee.	\$5 per month; must have e-statements to avoid a paper statement fee.	\$10 per month OR \$0 with average daily balance of \$10,000 total in all qualifying deposit accounts+; must have e-statements to avoid paper statement fee.	\$0 per month; must have e-statements to avoid paper statement fee.
Amount Required to Open	\$5	\$10	\$20	(\$1 to activate)
E- Statement Fee	\$0	\$0	\$0	\$0
Paper Statement Fee*	\$6	\$6	\$6	\$6
Telhio ATM Fee	\$0	\$0	\$0	\$0
Check Orders	Prices vary by selection	1 free box per year, wallet	2 free boxes per year, wallet/duplicate	Prices vary by selection
Non-Telhio ATM Fee	\$1.25 fee for any non-Telhio ATM transaction. Third-party ATM fees may still apply.	\$0 for the first 3 non-Telhio ATM transactions. \$1.25 fee for any non-Telhio ATM transactions after the first 3. Third-party ATM fees may still apply.	Unlimited fee-free withdrawals at any non-Telhio ATM. Third-party ATM fees may still apply.	\$1.25 fee for any non-Telhio ATM transaction. Third-party ATM fees may still apply.
SERVICE FEES				
Incoming Wire	\$10	\$10	2 Free Annually, then \$10	\$10
Outgoing Wire	\$25	\$25	2 Free Annually, then \$25	\$25
Corporate Cashier’s Check	\$5	\$0	\$0	\$5
Debit Card Replacement	\$5 for replacement card			
Debit Card Rush	\$32			
Deposited Check Copy	\$5 per check			
Gift Card Activation	\$3.95			
Inactive Account	\$5 monthly if account goes without activity for 12 months			
Loan Payment by Phone from Another FI	\$15			
Overdraft Service Fee	\$35			
Non-Sufficient Funds Fee	\$35			
Shared Branching Access	\$0			
Statement Copy	\$5 per statement OR \$0 if printed self-service from Online Banking			
Stop Payment	\$35			
Returned Deposit Item	\$12			
Returned Mail	\$5			
Safe Deposit Box Annual Fee	\$25+tax for 3x5 box, \$35+tax for 5x5 box, \$45+tax for 3x10 box, \$65+tax for 5x10 box, \$85+tax for 10x10 box			
MISCELLANEOUS FEES				
Levy/Garnishment Fee	\$25 per transaction			
Child Support Payment Processing	\$5 per transaction			
Court Ordered Check Copy	\$2 per check			
Court Ordered Statement Copy	\$2 per statement			
Escheatment Fee for Unclaimed Funds	Up to \$50			

*Paper Statement Fee applies to non e-statement registered members. Paper statement fee waived for members age 70+. Applicable tax included in the cost of the fee.

+Qualifying deposit accounts are defined as combined total balances in any Telhio savings, money market, certificate of deposit and checking account.