

■ Fee Schedule

effective 2/21/2018

Deposit Products	Fee
NSF item (non sufficient funds)	\$30.00
Reg D savings return item	\$30.00
Ardent courtesy pay (overdraft)	\$30.00
Overdraft transfer (automated)	\$3.00
Overdraft credit card transfer (automated)	\$3.00
Manual transfer fee	\$10.00
Paid on held funds fee	\$25.00
Stop payment (check & ACH)	\$20.00
Check copy	\$3.00
Certified check	\$2.00
Statement copy	\$5.00
Returned deposits (including ATM)	\$20.00
Statement reconciliation (per hour)	\$20.00
Incorrect account number	\$10.00
Check amount less than \$250 (Money Market)	\$10.00
No more than 6 transfers, withdrawals checks or combinations per month (Money Market)	\$10.00
Monthly service fee	\$10.00*

* High-Yield Money Market when balance is below \$5,000

VISA Check card/ATM/HSA

ATM/Check card replacement/ATM issue	\$3.00
ATM card withdrawal, purchase (POS), loan advance	\$1.00

VISA Gift card

Gift card instant issue (branch)	\$3.95
Card replacement (lost/stolen)	\$10.00
Account maintenance (per month after 12 month grace period)	\$1.50

Payment by phone

Convenience check payment by phone (Callipay)	\$5.95
---	--------

Remote transfers

Non-sufficient funds	\$30.00
----------------------	---------

Wire transfers

Domestic outgoing wires	\$30.00
International outgoing -Foreign funds	\$40.00
International outgoing -US dollars	\$40.00

International money services

Purchase/Deposit foreign currency	\$25.00
Deposit of foreign checks drawn on foreign banks	varies
Collection of US dollar checks drawn on foreign banks	varies
Purchase foreign checks	\$18.50

Miscellaneous services

Cashiers check (for less than \$1000 payable to a non-person third party)	\$5.00
Home equity line-of-credit check written by member for less than \$500	\$25.00
Tax lien & garnishment	\$100.00
Dormancy (per month after 1 year)	\$5.00/month
Account verification	\$15.00
Escheatment	\$100.00