

**ATM, Debit, VISA card Charges and/ or fees: (Effective May 1, 2016)**

ATM card reinstatement	\$20.00
ATM and Debit card cash withdrawal	4 free transactions per month then \$1.00 per withdrawal thereafter at ATMs we do not own or operate.
ATM and cash withdrawal limit	\$500.00 per 24 hours
Debit Card cash withdrawal limit (Customer not Present)	\$1,000.00 per 24 hours
Debit Card (Point of Sale)	\$1,500.00 per 24 hours
Balance inquiry at ATM	4 free transactions per month then \$1.00 per withdrawal thereafter at ATMs we do not own or operate.
Visa Credit Card rush order	\$25.00
Gift Card/ Reloadable Card	\$2.50

**Share Account charges and/ or fees:**

Overdraft transfer of funds from Share account to a Share Draft account	\$5.00
Cashier's Check	\$5.00
Deposited Checks (and other items) returned unpaid	\$38.00
Garnishment	\$35.00
Levies	\$35.00
Share Dormant Account Fee*	\$5.00 per month
Inactive Fee	\$5.00 per month beginning with the 1st year of inactivity
Identity Theft Account Fee	\$1.95 per month with an opt-out provision
Overdraft (each overdraft paid)	\$38.00
Courtesy Pay (each item paid)	\$38.00
Nonsufficient Funds (each item)	\$38.00
Account research	\$20.00 per hour- 1 hour min
Stop Payments	\$25.00
Wire Transfer (Outgoing)	\$25.00
International Wire Transfer (Outgoing)	\$40.00
Photocopy of Statements	\$3.00
Copy of Draft	\$3.00
Collection items (incoming)	\$35.00
Collection items (outgoing)	\$35.00
Account reopening after six months	\$25.00
Account Verification	\$5.00
Phone balance inquiries and transfer	\$1.00
Check Cashing Fee	\$5.00
Return Mail Fee	\$5.00 per month after the first month
Address change through USPS notification	\$2.00

\*An account is considered dormant if for five years we have received no communication from you about any of your accounts and your account statements have been returned for an incorrect address. Remaining funds will transfer to The State of Georgia.

**The categories of transaction for which an overdraft fee may be imposed are those by any of the following means: share draft, in person withdrawal, ATM withdrawal, or other electronic means.**

**Loan charges and/ or fees (Effective October 1, 2011)**

Loan processing fee	\$25.00 per application
Loan modification fee	\$25.00 per approved modification
Loan payment extension	\$25.00 per loan
Skip a payment fee	\$25.00 per loan
First mortgage loan processing	\$50.00
Second mortgage loan processing	\$50.00
Repossession recovery fee	\$50.00

**Member Business loan fees**

Lines of Credit – Application fee	\$100.00
Term Loan – Application fee	\$100.00
Commercial mortgage loan application fee (Owner- occupied)	\$150.00
Commercial mortgage loan application fee (Non owner- occupied)	\$150.00

**New Fees (Effective February 20, 2015)**

Share Draft account without Direct Deposit	\$5.00 per month
Paper Statement Fee (waived with E-Statement subscription)	\$2.00 per month
ACH return fee (on Share accounts)	\$25.00 per item
Inactive Fees on Secondary Share accounts	\$5.00