

Schedule of Miscellaneous Fees

Effective May 6, 2024

Description	Fee
Cash On-Us Ck for Non-Customer (Including Non—Customer cashing a government check)	\$10.00 per check
Cashier's Check	\$5.00 per check
Check Copy	\$5.00 per check
Check Printing	Fee based on style of check
Child Support Levies	\$5.00 per payment
Coin Machine	5% of Total Coin Processed
Dormancy - Statement Savings account with a balance of \$1,000.00 or less is considered dormant if for one year you have cashed no checks against, made no deposits to, withdrawals from or updates to these accounts.	\$5.00 per quarter
Dormancy - Checking Accounts are considered dormant if for six months, you have cashed no checks against, made no deposits to or withdrawals from these accounts.	\$5.00 per month
Early Account Closing (within six months of opening)	\$25.00
Garnishments	\$50.00 per request
Incoming Wire Fee (Domestic/International)	\$10.00
Non-Sufficient Funds (ACH, ATM/Debit/Check) Each Item	\$33.00
Overdraft Fee (ACH, ATM/Debit/Check/Telephone Transfer/Internet Transfer)	\$33.00
Outgoing Wire – Domestic	\$20.00
Outgoing Wire – International	\$40.00
Overdraft fee - transfer from saving account	\$5.00
Paper Statement	\$5.00
Personal Money Order	\$3.00 per money order
Replace (Lost) ATM or Debit Card	\$10.00
Research Per Hour (Including account balancing assistance)	\$22.00
Return Check Fee	\$15.00
Safe Deposit Box Drilling Fee	\$125.00
Safe Deposit Box Key Replacement	\$10.00
Stop Payment (All Items)	\$33.00
Tax Levy	\$50.00 per request
Undeliverable Mail	\$5.00 per month
Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card— if no currency conversion is necessary the international service assessment fee:	0.80%
Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card—Visa will charge an international service assessment fee on all international transactions involving a currency conversion fee of:	1%

*The maximum overdraft or non-sufficient funds fees that can be charged is 6 fees per day, per account. An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. However, you will not be charged an overdraft or non-sufficient funds fee for the representment.

Lorain County Offices

Erie Islands Offices

3721 Oberlin Ave. Lorain, 44053 (440) 282-6188
 2233 E. 42nd St.
 1180 Park Ave.

 Lorain, 44055
 Amherst, 44001

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Member

FDIC

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