

Memory Bank Fee Schedule		
Monthly Fee	<b>*Varies</b>	
Below Balance Fee	<b>\$0</b>	
ATM Fees	<b>\$0</b>	for using an ATM in Memory Bank's ATM network
	<b>\$0</b>	for using an ATM outside of Memory Bank's ATM network. However, terminal surcharges may still apply <sup>1</sup> .
Overdraft Fee	<b>*\$36</b>	per check or in-person, ATM or electronic withdrawal
Daily Overdraft Fee	<b>\$0</b>	per Business Day
Returned Item Charge	<b>\$36</b>	per item
Stop Payment Fee	<b>\$36</b>	per item
Account Closing Fee	<b>\$0</b>	per transfer
Cashier's Check	<b>\$0</b>	per check
Returned Deposited Item	<b>\$12</b>	per item
Debit Card Replacement Fee	<b>\$0</b>	for standard delivery (4-7 business days)
Debit Card Rush Delivery Fee	<b>\$25</b>	for 1-2 day delivery. Next-day delivery fee pricing available upon request.
Inactive Debit Card Fee	<b>\$0</b>	per month
Research Fees	<b>\$35</b>	per hour
Garnishment/Levies	<b>\$125</b>	
Monthly Paper Statement Fee	<b>\$0</b>	per statement
Telephone Transfer	<b>\$0</b>	per transfer
Account Inquiry	<b>\$0</b>	per in-person inquiry
Dormant Fee	<b>\$0</b>	per month
Check orders	<b>\$0</b>	first set of basic checks. Fees vary for additional sets.
Wire Transfer (incoming)	<b>\$20</b>	per wire after 30 days of account-opening. Any incoming wire occurring within the first 30 days of account-opening will be refunded this fee.

\*Not applicable to all accounts; consult your TISA Disclosure

## Additional Disclosure Terms

<sup>1</sup> You will not be charged for ATM transactions occurring outside of Memory Bank's member network. You may be assessed a fee by the terminal owner if outside Memory Bank's network. Memory Bank networks include Allpoint, MoneyPass, SUM, and Presto.

Updated 3/31/2017