

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

Additional Disclosure Terms

¹ 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.

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