

MemoryBank Fee Schedule		
Monthly Fee	\$0	
Below Balance Fee	\$0	
ATM Fees	\$0	Terminal surcharges may still apply to out-of-network ATMs ¹ .
Standard Overdraft Fee	\$36	per check or in-person, ATM or electronic withdrawal
Returned Item Fee	\$36	per item
Stop Payment Request	\$36	per item
Account Closing Fee	\$0	
Cashier's Check	\$0	per check
Returned Deposited Fee	\$12	per item
Debit Card Replacement Fee	\$0	for standard delivery (4-7 business days)
Rush Card Fee	\$25	Next-day shipping fee upon request.
International Rush Card Fee	\$100	
Garnishment/Levy	\$125	
Monthly Paper Statement Fee	\$3	Not applicable to all accounts; consult your TISA Disclosure.
Telephone Transfer	\$0	
Dormant Fee	\$0	
Check orders	\$0	first set of basic checks. Fees vary for additional sets.
Wire Transfer	\$20	per wire after 30 days of account-opening. Any incoming wire occurring within the first 30 days from the date your account was opened will be refunded.

Research Fees		
Research Fee (per hour)	\$35	
USPS Certified Mail Fee	\$7.50	
Expedited Delivery Fee	Varies	based on requested service
Statement Reproduction Fee	\$3	per statement
CD Generation Fee	\$25	per item

Additional Disclosure Terms

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