



Schedule of Miscellaneous Fees

Effective January 1, 2016

Description	Fee
1st E-Advantage Savings Monthly Paper Statement	\$20.00
Account Activity Printout	\$5.00
Cash On-Us Ck for Non-Customer	\$5.00 per check
Cashier's Check	\$5.00
Certified Checks	\$5.00
Check Copy	\$5.00 per check
Check Printing	Fee based on style of check
Child Support Levies	\$5.00
Coin Machine	5% of Total Coin Processed
Dormancy - A Passbook or Statement Savings account with a balance of \$1000.00 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
Escheat Accounts - no activity for 5 years	\$10.00
Garnishments	\$30.00
Incoming Wire Fee (Domestic/International)	\$10.00
IRA External Transfer	\$5.00
Non-Sufficient Funds (ACH, ATM/Debit/Check) Each Item	\$33.00
ODP Fee (ACH, ATM/Debit/Check/Telephone Transfer/Internet Transfer)	\$33.00
Outgoing Fax (per page)	\$1.00
Outgoing Wire – Domestic	\$20.00
Outgoing Wire – International	\$30.00
Overdraft fee - from Savings Account	\$5.00
Personal Money Order	\$2.00
Photocopies	.25 per copy
Replace Visa Check-Mate Debit Card/ATM Servicard or VISA Credit 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
Statement Copy	\$5.00
Stop Payment (All Items)	\$33.00
Excessive Activity (Savings and Insured Money Market Fund)	\$5.00
Tax Levy	\$30.00
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%

Current as of 2/2018

Lorain County Offices

3721 Oberlin Ave. Lorain, 44053 (440) 282-6188	2233 E. 42nd St. Lorain, 44055 (440) 277-5809	1180 Park Ave. Amherst, 44001 (440) 984-4009	36690 Detroit Rd. Avon, 44011 (440) 934-3340
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Erie Islands Offices

427 Main St. Huron, 44839 419-433-2437	207 W. Wash. Row Sandusky, 44870 419-626-5576	1840 E. Perry St. Port Clinton, 43452 419-734-5568
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