

## FEE SCHEDULE

Effective May 1, 2025

### PERSONAL ACCOUNTS

#### Workers Money Market Checking

Maintenance Service Charge ..... \$7  
Minimum daily balance required to avoid maintenance service charge per statement cycle is \$10,000.

#### Personal Money Market

Maintenance Service Charge ..... \$5  
Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.

### BUSINESS ACCOUNTS

#### Business Money Market

Maintenance Service Charge ..... \$5  
Minimum daily balance required to avoid maintenance service charge per statement cycle is \$500.

#### Business Checking & Commercial Checking

Transaction<sup>1</sup> charges per statement cycle:  
First 400 ..... Free  
401 or more ..... \$0.25 each

#### Business Relationship Checking

Maintenance Service Charge per statement cycle ..... \$15  
Minimum daily combined<sup>2</sup> deposit balance required to avoid maintenance service charge and transaction charges is \$25,000.

Transaction<sup>1</sup> charges per statement cycle:  
First 200 ..... Free  
201 to 300 ..... \$0.25  
301 or more ..... \$0.50

#### Non-Profit Business Checking

Transaction charges per statement cycle:  
First 15 checks cleared ..... Free  
16 or more checks cleared ..... \$0.35 each

### CERTIFICATE OF DEPOSIT ACCOUNTS

Early Withdrawal Penalties (a penalty may be imposed for withdrawals or closure before maturity)

Certificates (including IRA):

- 18 months or less — Equal to twenty-five percent (25%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate
- Greater than 18 months — Equal to fifty percent (50%) of the dividends that the withdrawn amount (that is subject to penalty) would have earned for the remaining term of the certificate

IRS penalties may apply on IRA Certificate withdrawals

### ONLINE SERVICES

Digital Banking ..... Free  
eStatements ..... Free  
Bill Pay Return Item ..... \$30  
Debit Card Loan Payment<sup>3</sup> ..... \$10

External Transfer Service: Transfers between Workers and other financial institutions or individuals

Inbound Transfers ..... Free  
Standard Outbound Transfer ..... \$5  
Express Inbound/Outbound Transfer ..... \$10

### ATM & DEBIT CARD FEES

Debit Card Service Charge (Replacement Card Fee) ..... \$10  
ATM & Debit Card International Transaction Fee ..... 1.1%  
of transaction made at a merchant outside of United States.

### OVERDRAFT & NSF FEES

Non-Sufficient Funds<sup>4</sup>

Paid NSF Fee ..... \$30  
Returned NSF Fee ..... \$30

Overdraft Protection "ODP" Transfer Fee<sup>5</sup> ..... \$5

Overdraft "OD" Limit Fee ..... \$30

Uncollected Funds Charge (Business)<sup>4</sup>

Paid UCF Fee ..... \$30  
Returned UCF Fee ..... \$30

#### Important Disclosures

All fees are for each occurrence unless noted otherwise. <sup>1</sup>Transactions are deposits, items deposited and checks paid. <sup>2</sup>Related deposit accounts (linked based upon the same Tax Identification Number) including; savings, checking, money market and certificates of deposit. <sup>3</sup>To avoid this fee, you can login to Online or Mobile banking and click on Pay Your Loan to set up an ACH payment from another financial institution. While online, you can also set up an internal transfer from your Workers account. Lastly there's always the option of setting up an auto pay with your financial institution. <sup>4</sup>Aggregate three (3) fees per day per account. <sup>5</sup>Once per day for any sweep transfers processed. <sup>6</sup>Account Inactivity fee will be assessed monthly on your account(s) after a period of inactivity for 365 days for checking accounts and 730 days for savings accounts. Inactivity is when there is no member-initiated credit or debit activity to any account(s) where you are the primary account holder. <sup>7</sup>A paper statement fee is charged per account per statement cycle for Savings and Checking accounts. If accounts are combined, the fee is only assessed on the primary account. <sup>8</sup>Up to 5 copies, then \$25/hr research fee.

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### OTHER FEES & CHARGES

Account Activity Printout .....	\$1
Account Research/Balancing .....	\$25/hr
ACH Origination Fee .....	\$10
Backup Withholding Setup Fee .....	\$10
Cashier's Check Fee .....	\$5
Check Copy Fee .....	\$5
Check Order Fee .....	Depends on style/quantity ordered
Checking LOC Annual Fee .....	\$25
Coin Counting Fee:	
Members .....	Free
Non-Members .....	8% of deposit
Collection Item Fee .....	\$10
Copies of Deposits/Items Fee .....	\$5
Copy of 1099 or 1098 Fee .....	\$5
Counter Check Fee .....	4/\$2
Early Closing Account (within 6 months of opening) .....	\$10
Escheatment Fee (Abandoned/Unclaimed Property) ...	\$30
Foreign Check Collection Fee .....	\$10
Foreign Check Return Fee .....	Varies
Inactivity Fee <sup>6</sup> .....	\$5
Retirement Accounts	
IRA Transfer/Rollover Fee .....	\$25
IRA Early Closeout Fee .....	\$25
Loan Payment by Phone Fee <sup>3</sup> .....	\$10
ACH, one-time from Credit Card, Debit Card, or Non-Workers Savings or Checking Account, each occurrence	
Night Deposit Bag Fee .....	\$20
Night Deposit Key Replacement (Business) .....	\$10
Non-Member Check Cashing Fee .....	\$5
Notary Public Fee:	
Members .....	Free
Non-members .....	\$1.25
Money Order Fee .....	\$5
Paper Statement Fee <sup>7</sup> (per statement cycle) .....	\$2
Photocopy Fee (per page) .....	\$1
Plastic Deposit Bag Fee, per 100, 11"x15" (Business) .....	\$22
Returned Payment Charge .....	\$30
Statement Copy Fee <sup>8</sup> .....	\$5
Stop Payment Fee (includes Bill Pay) .....	\$30
Undeliverable Mail Fee .....	\$5

### Mortgages

Real Estate Loan Payoff (in writing) .....	\$25
Duplicate Original Discharge .....	\$50
Verification of Mortgage .....	\$15
Subordination Fee .....	\$150

### Safe Deposit Boxes

Size	Annual Fee
3x5 .....	\$40
5x5 .....	\$55
3x10 .....	\$65
5x10 .....	\$80
10x10 .....	\$135
18x12 .....	\$145
20x15 .....	\$160

Drilling Fee .....	at cost
Lost Key Fee .....	\$15 per key
Late Payment Fee .....	\$5

### Wire Transfers

Incoming Domestic Wire Transfer Fee .....	\$15
Incoming Foreign Wire Transfer Fee .....	\$15
Outgoing Domestic Wire Transfer Fee .....	\$25
Outgoing Foreign Wire Transfer Fee .....	\$50

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