



Personal Deposit Account Common Features

Effective December 1, 2026

Member
FDIC

Account balancing assistance (per hour)	\$25.00
Account research (per hour)	\$25.00
Statement/Image retrieval request (per request)	\$10.00
Statement, check, or document copy printout (per item)	\$3.00
ATM transactions at a Security Federal machine	Free
ATM transactions at another bank's machine	*\$2.00
*per ATM transaction after 2 per month	
*other bank may impose an ATM surcharge	
Bank-to-bank transfers (\$5,000 maximum limit)	Free
Cashier's check	\$5.00
Chargeback (returned deposited item)	\$10.00
Chargeback (returned deposited item) – special handling	\$15.00
Check images with statements (per account/month)	\$2.00
Close account within 90 days of opening	\$25.00
Collection item – Canadian	\$25.00
Collection item – domestic	\$20.00
Collection item – foreign	\$75.00
Deposit ticket improperly encoded	\$5.00
Dormant account (per month)	*\$5.00
*after 12 months of inactivity for checking and 24 months of inactivity for savings and money market accounts	
Foreign currency (purchased or redeemed)	\$25.00
Money market and Savings > 6 debits/cycle (per debit)	\$3.00
Non-sufficient Funds (NSF) – Returned Item Fee	up to \$35.00
Overdraft fee	*\$35.00
*fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means	
Continuous Overdraft Charge (overdraft exceeding 10 business days-per day)	\$5.00
Overdraft transfer fee (per transfer)	\$5.00
Paper statements (per account, per month)	\$3.00
Person to Person Payments:	
iPay Bill Pay Person to Person (\$5,000 maximum limit) per transaction	\$1.00
Zelle® (\$2,000 daily limit)	Free
Photocopies (per page)	\$0.25
Redeposit	\$10.00
Replace ATM or Debit card	\$10.00
Returned mail fee (per month)	\$5.00
Stop payment	\$35.00
Tax levies and garnishments	up to \$100
Wire transfer – incoming	\$16.00
Wire transfer – outgoing	\$20.00
Wire transfer – foreign incoming	\$20.00
Wire transfer – foreign outgoing	\$50.00
Safe Deposit Boxes:	
3x5 (fee per year)	\$30.00
5x5 (fee per year)	\$40.00
3x10 (fee per year)	\$50.00
5x10 (fee per year)	\$75.00
10x10 (fee per year)	\$120.00
Late payment charge	\$10.00
Drilling fee/Key Replacement	\$250.00