

CHECKING ACCOUNTS

Minimum Daily Balance:	Classic	\$0
	Preferred	\$1,500
	Premium	\$5,000
	Basic Non-Profit	\$0

Monthly Minimum Balance Fee:	Classic	\$0
<i>(If falls below minimum daily balance)</i>	Preferred	\$15
	Premium	\$20
	Basic Non-Profit	\$0

Monthly Service Fee*:	Classic	\$10
<i>(*eStatements & an active Visa Debit Card required to avoid \$10 monthly service fee)</i>		

Inactive Checking Account Fee	\$7.50/month
<i>(Fee assessed on balances below \$250 if inactive greater than 365 days)</i>	

Printed Checks	Prices vary
<i>(See price list at any branch)</i>	

Debits & Credits	
Classic, Preferred & Premium Checking	First 200 free
Basic Non-Profit Checking	First 400 free

SHARE SAVINGS ACCOUNT

Monthly Minimum Balance Fee	\$0
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Inactive Savings Account Fee	\$7.50/month
<i>(Fee assessed after 730 days if balance is less than \$250 and no additional SPIRE products)</i>	

REGULATION D VIOLATION¹

First violation	Warning letter sent
Second violation	\$20 fee
Third violation	Account will be closed

MONEY MARKET SAVINGS ACCOUNT

Monthly Minimum Balance Fee	\$10.00
<i>(if below \$2,500 minimum daily balance)</i>	

BUDGET SAVINGS ACCOUNT

Withdrawals Per Calendar Quarter	1 free
Additional Withdrawals during that Quarter	\$7.50 each

SPIRE VISA[®] DEBIT CARD

Monthly/Annual Fee	None
Card Replacement Fee	\$10/card
International Currency Conversion	1% of total transaction

ACCESS (Phone Banking) & INTERNET BANKING

Free

BILLPAY

SPIRE offers online bill payment through CO-OP. The following fees are charged by CO-OP for use of the bill payment service. Any financial fees associated with your SPIRE checking account are separate and will continue to apply.

Enrollment Fee	\$0
Monthly Subscriber Fee	\$0
Non-Sufficient Funds	\$33 each
Overnight Delivery	\$25 each
Stop and Reissue	\$33 each
Check copy	\$5 each

NON-SUFFICIENT FUNDS

Overdraft or Non-Sufficient Funds Item	\$33 each*
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**A fee will be charged each time the item is submitted for payment. This may result in multiple fees charged for the same item.*

4 max/per day

NOTARY SERVICE

Members	Free
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COIN COUNTERS

Members	Free
Guest Members	5% service fee

CASHIER CHECKS

Members	\$3 each
Shared Branching	\$5 each

AUTOMATED TELLER MACHINE (ATM)

Per Deposit	\$0
Per Withdrawal Charge at SPIRE Machines	\$0
Per Withdrawal Charge at Other Machines	\$2.50
Per Withdrawal Charge at International Machines	1% of total transaction
Card Replacement Fee	\$10/card

CHECK COPIES

\$5 each

STATEMENT COPIES

Per statement period	\$5 each
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STOP PAYMENTS

\$33 each

CASH & COIN ORDERS

Subject to availability	Free
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ITEMS PRESENTED FOR COLLECTION

\$35 each

WIRE TRANSFERS

Outgoing	\$25 each
Incoming	\$15 each
Incoming (International)	\$15 each
Outgoing (International)	\$60 each

CHECKS DEPOSITED WITHOUT TAPE TOTAL

\$5/deposit

RETURNED MAIL

\$10/month

ACCOUNT RESEARCH & RECONCILING

\$30/hour

LEVY/GARNISHMENT

\$100 each

ACCOUNT CLOSURE FEE

This fee will be charged to close accounts within 6 months of the opening date	\$10
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ACCOUNT REACTIVATION FEE

This fee will be charged to reactivate an account within 6 months of the account closing date	\$15
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RETURNED DEPOSIT ITEM

Returned Deposit Item	\$4 each
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ACH REJECTION FEE

\$10 per item

CANADIAN CHECK DEPOSITS

Flat fee \$20

SPIRE reserves the right to amend the Business Fee Schedule and fees within from time to time.

¹In compliance with Federal Banking Regulation D, telephone and automated savings withdrawals are limited. During any calendar month, you may not make more than six (6) withdrawals or transfers to another SPIRE account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction. Automated methods include Overdraft Protection transfers to checking accounts and automatic withdrawals made through the Automated Clearing House (ACH) or preauthorized draft withdrawals (e.g., bill payment, insurance premiums). If you exceed this transaction limit, fees will be charged as noted above for violations that take place within a twelve (12) month rolling calendar period.