

2026 Fee Schedule

SAVINGS AND CHECKING ACCOUNT FEES

Account Re-Opening (within 12 months of account closure)	\$15.00
Account Research	\$25.00/hour
Check Copy	\$4.00 each
Check Orders	Varies
Checking, Boomerang Rewards	FREE
Checking, Business	Varies
Checking, Fresh Start	\$15.00/month
Checking, Hero Rewards	FREE
Closed Account (within 12 months of account opening)	\$10.00
Courtesy Pay	\$30.00
Foreign Check Processing	\$30.00
IRA Closed Account (within 12 months of account opening)	\$30.00
Non Sufficient Funds (NSF) Fee	\$30.00
Overdraft Transfer	\$3.00
Returned Deposit Item	\$30.00
Stop Payment	\$30.00
Order Temporary Checks (4 per page)	\$2.00/page

ATM/DEBIT CARD FEES

ATM/Debit Card Replacement	\$10.00
Express Delivery of ATM/Debit Card	\$45.00
Foreign ATM Withdrawals/Transfers/Inquiries	\$2.00 each
Inquiries (after three) at FreeStar Financial ATMs	\$1.00 each

ELECTRONIC SERVICE FEES

Online Banking	FREE
Account to Account Transfers - Incoming	FREE
Account to Account Transfers - Outgoing	FREE
Bill Pay	FREE
Bill Pay Next Day Overnighted Checks	\$30.00
Bill Pay Same Day Payment	FREE
Bill Pay Stop Payment Fee	\$30.00
Credit Union assisted ACH	\$15.00
eStatement	FREE
Returned ACH Payment	\$30.00
Online ACH Payment	FREE
Online Check Image	FREE

VISA® CREDIT CARD FEES

Annual Fee	NO ANNUAL FEE
Balance Transfer Fee	NO CHARGE
Card Replacement	\$10.00
Cash Advance Fee	3% of Transaction, or \$10 (whichever is greater)
Late Charge	\$25.00
Over-Limit Fee	NO CHARGE
Pay By Phone through VISA Customer Service	\$15.00
PIN Replacement	\$5.00
Return Payment	\$30.00
Rush Delivery	\$40.00
Sales Draft Copy	\$5.00
Statement Copy	\$2.00

NON-MEMBER SERVICE FEES

ATM Withdrawal Fee	\$3.00
Check Cashing (FreeStar Financial checks only)	\$10.00 per check
Collection Item Fee	\$50.00
Notary Public Service	\$10.00

CONSUMER LOAN FEES

Documentation Fee (For loans between \$2,000 and \$4,999.99)	\$30.00
Documentation Fee (For loans \$5,000 or more)	\$40.00
Filing and Recording Fees	As Low as \$16
Late Fee	20% of Interest Due or \$25 (whichever is greater)
Outstanding Lien Verification	\$50.00/month
Non-Sufficient Funds (NSF) Loan Payment	\$30.00
Overnight Fee	As Low as \$35
Refinance FreeStar Financial Loan	\$100.00
Skip-a-Payment	\$35.00
Title Processing Fee	As Low as \$16

MORTGAGE/HOME EQUITY LOAN FEES

Appraisal	As low as \$490
Appraisal - Jumbo	As low as \$475
Appraisal - VA	As low as \$525
Closing Fee	\$400.00
Early Termination Fee - HELOCs (paid off within 3 years)	\$250.00
Escrow Waiver	FREE
Flood Certification	As low as \$10
Forbearance	\$50.00
HELOC - Annual Fee	\$75.00
Income Verification Fee	As low as \$45
Individual Credit Report	As low as \$80
Joint Credit Report	As low as \$160
Mortgage Cost Total (estimated)	As low as \$975
Mortgage Discharge Recording (for non-FreeStar Financial Loans)	\$30.00
Mortgage Modification (once per mortgage)	\$500.00
Mortgage Origination Fee	\$975.00
Non-Sufficient Funds (NSF) Loan Payment	\$30.00
Payoff Quote Fee for Mortgage/HELOC (requested by a 3rd Party)	\$10.00
Subordination Fee	\$300.00
Tax Service	\$75.00
Title Company Processing Fee	As low as \$135
VA Application Fee	As low as \$575
VA Origination Fee	1% less \$500

OTHER SERVICE FEES

Account History (per page)	\$1.00
Bad Address Maintenance (per month)	\$5.00
Corporate Draft (payable to third party)	\$3.00
Dormant Account (No activity for 1 year)	\$5.00/month
Duplicate Statement Copy	\$2.00
Escheat Fee	\$100.00
Garnishment/Levy Processing	\$75.00
Identity Theft Protection	Varies
Legal Processing	\$75.00
Mailing Charges	At Cost
Money Orders	\$3.00
Notary Public Service	FREE
Paper Statement	\$2.00
Verification of Deposit	\$5.00
Wire Transfer - Domestic	\$25.00
Wire Transfer - Foreign	\$50.00
Wire Transfer - Incoming	\$5.00