

The following fees affect all accounts:

Account research and Statement Balancing, <i>per hour</i>	\$ 30.00
Bad address, <i>per month</i>	\$ 5.00
Check cashing ( <i>Non Member</i> ), <i>per item</i>	\$ 10.00
Check orders	Varies
Checks drawn on foreign banks, <i>per item</i>	\$ 15.00
Checks returned on foreign banks, <i>per item</i>	\$ 45.00
Copy of check request - <i>with a representative, per item</i>	\$ 2.50
Copy of check request - <i>BillPay</i>	\$ 20.00
Deposited item returned - <i>written by account owner, per item</i>	\$ 30.00
Deposited item returned - <i>written by 3<sup>rd</sup> party, per item</i>	\$ 20.00
Holiday Club account early withdrawal, <i>per item</i>	\$ 10.00
Inactive account maintenance <sup>1</sup> , <i>per month</i>	\$ 10.00
Loan coupon book	\$ 10.00
Notary services for members	FREE
Overdraft fee, <i>per item/per presentment (NSF fee)</i>	\$ 30.00
Overdraft transfer	FREE
Paper statement mail fee <sup>2</sup>	\$ 2.00
Phone payment ( <i>third party pass-through</i> )	\$ 10.00
Returned item fee, <i>per item/per presentment</i>	\$ 30.00
Signature Guarantee	\$ 25.00
Special check collection, <i>per item</i>	\$ 75.00
Statement copy	\$ 5.00
Stop payment ( <i>including BillPay, credit card check</i> )	\$ 30.00
Stop payment through Congressional Online Banking	\$ 15.00
Tax levy/garnishment	\$ 50.00
Temporary checks, <i>per item</i>	\$ 1.00
Transfers – <i>phone, teller or fax request, per item</i>	\$ 5.00
Transfers – <i>Teller 24, Online Banking, Mobile Banking</i>	FREE
Wire transfer – <i>incoming</i>	FREE
Wire transfer – <i>outgoing/foreign, per wire</i>	\$ 45.00
Wire transfer – <i>outgoing/domestic, per wire</i>	\$ 25.00

<sup>1</sup>This fee only applies to accounts that are inactive for 12 months or longer. If you have a current Congressional Federal loan, Visa® or share certificate, you will not be assessed a monthly inactive fee.

<sup>2</sup>Paper statement mail fee is waived for Heritage, Capitol, and Independence accounts.

Account	Account Fee	Paper Statement by Mail	Cashiers Checks Fee	Foreign ATM Fees
Independence	Free	Free	Free	5 Free <sup>6</sup>
Freedom	Free	Free	\$10.00	5 Free <sup>6</sup>
Classic Checking	Free	\$2	\$10.00	5 Free <sup>6</sup>
Heritage Checking <sup>3,4</sup>	\$6.00	Free	Free	10 Free <sup>6</sup>
Capitol Checking <sup>3,5</sup>	\$10.00	Free	Free	No Fees

<sup>3</sup>See full benefits for Heritage and Capitol accounts when products launch 9/1/23. <sup>4</sup>Heritage account fee waived with 25 debit swipes a month, totaling \$250 or more. <sup>5</sup>Capitol account fee waived with 25 debit swipes a month, totaling \$250 or more, and \$25K average daily balance in checking account.

<sup>6</sup>ATM transactions over stated amount will have a fee of \$1.50 per item.