

2022 Fee Schedule

Effective Date: January 1, 2022



No one wants to hear about fees, but you'll find that Park Community has some of the lowest fees around. You'll also notice that many of these fees are avoidable by maintaining an account in good standing. You won't find a better combination of service, rates, and resources anywhere.

Everything you need to live your life your way is at Park Community.

Checking Services		ATM/Debit/HSA Fees & Charges		Savings Program	
Fee Type	Fee	Fee Type	Fee	Fee Type	Fee
Regular Checking (Avoid this fee by maintaining the daily minimum balance of \$200 in combined deposits or if you have a loan/credit card relationship.)	\$5.00/mo	ATM/Debit Card Replacement Fee Standard Shipping (7-10+ business days) Quick Ship to Park (Guaranteed 5 business days) Quick Ship to Member (Guaranteed 5 business days, requires signature.)	\$5.00 \$50.00 \$60.00	Savings Maintenance Fee (Charged to members with a savings account relationship only (includes Regular, Holiday, Vacation, and Additional Savings), a minimum combined daily balance below \$200, and no other services with Park Community. Fee waived the first 6 months of membership, for members under 18 and over 65, and if you have a loan/credit card or paid off a loan/ closed a credit card within the last 6 months.)	\$5.00/mo
Fresh Start Checking With Direct Deposit Without Direct Deposit	\$12.00/mo \$15.00/mo	HSA Card Replacement Fee Standard Shipping (7-10+ business days)	FREE	Check Cashing Fee—Savings relationship only (Charged if member has no Park Community loans or less than \$200 in combined savings and certificates. Waived for ages under 18 and over 65.)	\$5.00/check
Next Step Checking (Maintenance fee.)	\$9.00/mo	ATM Card Monthly Fee (With Checking relationship.)	\$1.00	Closed Account Fee (If account is closed within 6 months of opening.)	\$10.00
Copy of Check	\$5.00	ATM Card Monthly Fee (With Savings relationship only.)	\$6.00	Holiday Savings Early Withdrawal (Waived from first business day in October – January 31.)	\$8.00
Stop Payment Fee	\$32.00	ATM/Debit Card Usage Fee (First 7 are free each mo. – includes Alliance One, Republic Bank, Money Pass, and Intercept transactions - does not include foreign ATM surcharge.)	\$1.00 per use	Share Certificate Early Withdrawal Penalty Fee (Charged to members who withdraw from a share certificate prior to the scheduled maturity date that were opened after January 1, 2016 or renewed after June 5, 2018. Please refer to your Truth-in-Savings Disclosure for early withdrawal penalties that apply to share certificates opened prior to January 1, 2016.)	\$25.00 plus 1/2 of dividends that would have been earned from the date of withdrawal to the maturity.
NSF Items (Includes returned checks, pre-authorized debits/ACH originations & ATM/Debit card overdrafts.)	\$32.00 Per Presentment	Charity Debit Card Donation (Replacement cards require another \$5 donation.)	\$5.00 per card		
Courtesy Overdraft Fee (Per item paid.)	\$32.00	Bellarmine Alumni Charity Card Simmons College Charity Card Kentucky State University Charity Card			
Overdraft Transfer Fee (Charged when money is transferred from savings to checking to cover an overdraft. Each month, the first 2 transfers are free.)	\$5.00 / Transfer	International Transaction Fee (Fee will be based on transaction amount.)			
Temporary Checks (8 checks.)	\$3.00				

Money Market Program		Miscellaneous Fees & Charges			
Fee Type	Fee	Fee Type	Fee	Fee Type	Fee
Below Minimum Withdrawal Fee (Applies to withdrawals less than \$250.)	\$10.00/ occurrence	Dormant Account Fee (Charged to members who have an inactive account relationship for 12 months and a combined daily balance below \$1,000 (Excludes Share Certificate, Health Savings Accounts, IRA Certificates, IRA Savings, and Educational Savings Accounts). Fee waived for members under age 18.)	\$7.00/mo.	Shared Branch Excessive Withdrawals (or cash back) (First 4 withdrawals (or cash back) per month are free.)	\$5.00/each
Over Transaction Limit (Applies to withdrawals in excess of 6 electronic withdrawals in a calendar month. Combination of transfers, ACH debits, & a maximum of 3 checks. In person withdrawals or requests for checks to be mailed are not included in the maximum allowed.)	\$10.00/ occurrence	Cashier's Check Fee – Member	\$5.00	Statement Copy	\$5.00
		Cashier's Check Conversion Fee – Non- Member	\$9.00	Wire Transfer – Incoming	\$10.00
		Research/Reconciliation (By appointment only.)	\$15.00/ hour	Wire Transfer – Outgoing	\$20.00
		Returned Foreign Deposit (Items drawn outside the United States.)	\$32.00	Wire Transfer – International	\$40.00
		Foreign Deposit (Deposits from outside the United States.)	\$12.00	Overnight Deliver Fee	\$17.50
		Returned Deposit Fee Drawn on Member's acct at another F.I. Drawn on third party's account	\$32.00 \$15.00	Skip-A-Month (Not available on all loan products.)	\$25.00 per skip
		Convenience Payment (Via telephone)	\$10.00	Returned Mail Fee	\$10.00
		Mailed Statement Fee (Fee waived for members under the age of 18 and over the age of 65 or members with a Timeless checking account.)	\$1.00		

Safe Deposit Box	
Fee Type	Fee
3x5 Safe Deposit Box	\$22.00 / year
5x5 Safe Deposit Box	\$27.00 / year
3x10 Safe Deposit Box	\$35.00 / year
5x10 Safe Deposit Box	\$45.00 / year
6x10 Safe Deposit Box	\$50.00 / year
8x10 Safe Deposit Box	\$85.00 / year
10x10 Safe Deposit Box	\$100.00/year
Safe Deposit Box Drilling / Re-Keying Fee	\$125.00 / occurrence