

SCHEDULE OF FEES AND CHARGES

GENERAL FEES

Account Research	\$20.00/Hour minimum of 1 hour
Check Cashing	\$5.00/Check, waived with \$100.00 minimum share balance or other account relationships
Credit Union Check (Third Party Payee)	\$3.00/Check
Dormant Account	\$5.00/Month after 12 months of no activity other than credited dividends, maximum of \$60.00
Garnishment Processing	\$50.00
Items Sent for Collection	\$20.00/Item
Levy Processing	\$50.00
Photocopy/Fax	\$1.00/Page
Returned/Unpaid Deposit Item	\$30.00/Item
Returned Mail Processing	\$5.00/Item
Statement Copy/Account History	\$5.00/Each
Verification of Deposit	\$10.00
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer

CHECKING ACCOUNT FEES

2 nd Chance Checking Monthly Maintenance	\$10.00
Check Printing	Varies depending on style
Cleared Check Copy	\$5.00
NSF/Overdraft Transfer	\$32.00/Item (each submission/resubmission)
Stop Payment	\$25.00/Request

EFT FEES

ACH Overdraft/NSF	\$32.00/Item (each submission/resubmission)
Bill Pay Service	\$5.95/Month, free with eStatements
Debit Card Replacement	\$20.00/Card
Other ATM Withdrawal	\$1.00/Withdrawal, three (3) free per month
Online Banking	\$5.00/Month, free with eStatements
PIN Replacement	\$10.00/PIN

SPECIFIC ACCOUNT FEES

Share – Account Closure	\$10.00 if closed within 6 months
Share – Excessive Withdrawal	\$3.00/Withdrawal after 5
Christmas Club – Early Withdrawal	\$5.00/Withdrawal outside of withdrawal period