

Schedule of Fees & Charges

SAVINGS ACCOUNT FEES

Share Savings Account Minimum Balance	\$5.00/Month if the minimum balance is not maintained
Share Savings Account Excessive Withdrawal	\$3.00/Withdrawal after 3 withdrawals per month
Share Savings \$100.00 Account Withdrawal	\$5.00/Withdrawal, by check or mail, not audio
Vacation Club Account Excessive Withdrawal	\$5.00/Withdrawal after 3 withdrawals per year
Christmas Club Account Early Withdrawal	\$5.00/Withdrawal
Money Market Savings Excessive Withdrawals	\$5.00/Withdrawal after 3 withdrawals per month
Business Savings Excessive Withdrawals Share	\$5.00/Withdrawal after 3 withdrawals per month
Account Closure	\$5.00 per account

CHECKING ACCOUNT FEES

NSF	\$35.00/Item
Courtesy Pay	\$35.00/Item
Prolonged Negative Balance Fee	\$35.00 at 15 days Negative
Returned Item	\$35.00/Item
Stop Payment	\$35.00/Item
Check Printing	Prices vary depending upon style
Checking Account Check Clearing Inquiry	\$1.00 for 3 checks
Checking Account Check Copy	\$5.00/Copy
Checking Account Nonstandard Rejected Check	\$2.00/Check
Checking Account Temporary Check	\$5.00/8 temporary checks
Overdraft from Share Account	\$5.00/Nightly cycle
Money Market Checking	\$5.00/Withdrawal after 3 withdrawals per month
Plus Checking Minimum Balance Fee	\$7.50 per month

OTHER SERVICE FEES

Account Reconciliation	\$25.00/Hour
Account Research	\$25.00/Hour
Statement Copy	\$5.00/Statement
Deposited Item Return	\$35.00/Item
Items Sent for Collection	\$10.00/Item
Wire Transfer (Outgoing)	\$25.00/Transfer
Western Union Wire	\$25.00/Transfer
Cashier's Check	\$5.00/Check
Money Order	\$2.50/Money Order
Telephone Transfer	\$5.00/Transfer
Telephone Balance Inquiry	\$5.00/Inquiry
Account Print-out	\$5.00/Page
Cross Account Transfer	\$5.00/Transfer
Payroll Check Cashing	\$3.00 if less than 50% of check is deposited
Collection	\$30.00
Return Mail	\$10.00 monthly
Check by Phone (Non Audio)	\$10.00 per item
Skip a Payment	\$30.00 per loan
Card or PIN Overnight	\$35.00
Card or PIN Rush/Overnight	\$50.00

ELECTRONIC FUND TRANSFER FEES

ATM/Debit Card Replacement	\$10.00/Card
PIN Replacement	\$10.00/PIN
Non-proprietary ATM Withdrawal	\$2.00/Withdrawal
Stop Payment on Preauthorized EFT	\$35.00/Item
NSF on Preauthorized EFT	\$35.00/Item
Non-proprietary ATM Balance Inquiry	\$0.50
On-Line Banking	None

SAFE DEPOSIT BOX

3" x 5" Box	\$20.00/Year* non refundable
3" x 10" Box	\$30.00/Year* non refundable
5" x 10" Box	\$50.00/Year* non refundable
10" x 10" Box	\$90.00/Year* non refundable
Key Deposit	\$25.00 refundable

* 25% discount off the annual fee for members 55 and over.