

# FEE SCHEDULE

SAVINGS ACCOUNT FEES	
Membership Savings Re-Open Account	\$10.00 if account is reopened within 60 days after closing
Christmas Club Savings Withdrawal Fee	\$10.00/Withdrawal or transfer excluding the annual distribution
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
Replacement VISA Debit and/or ATM Card	\$10.00
Elite Checking Low Balance Fee	\$7.50
Shield Checking Service Fee	\$5.00/Month
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Statement Copy	\$2.50/Copy
Dep/Loan Return	\$25.00/Item
Loan Application	\$25.00 for applications received within six (6) months of a loan denial
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing/Domestic)	\$25.00/Transfer
Wire Transfer (Outgoing/International)	\$50.00/Transfer
Verification of Deposit	\$10.00/verification
Non-Member check cashing fee	\$10.00/check
Legal/Levy/Garnishment Processing	\$50.00/Occurrence
Membership Savings Inactive Account	\$5.00/ Month After one (1) year and account under \$1,000.00, not applicable for members under the age of 18
Telephone Transfer (not audio response or ATM)	\$2.00/Transfer
Account Closure	\$10.00 if account closed within 90 days of opening
IRA Account Closure Fee	\$50.00 if closed within 90 days of opening
Return Mail Fee	\$5.00
Mailed Paper Statement	\$2.50/Month
Copy Account History	\$2.00/Page

Account Inquiry	\$2.00/Inquiry
Corporate Check Withdrawal	\$5.00/Check
State Corporate Check	\$15.00/Check
Audio Response or Home Banking	
Check Copy	\$2.50/Check
Statement Copy	\$2.50/Copy
Stop Payment	\$29.00/Item
Escheatment	\$100.00
Member Check Cashing	
Less Than \$500.99	\$3.00/Check
\$501.00 - \$999.99	\$6.00/Check
\$1,000.00 - \$4,999.99	\$15.00/Check
\$1,000.00 - \$4,999.99	\$50.00/Check
OTHER SERVICE FEES	
Non-Sufficient Funds (Share Draft, ACH, Overdrawn Balance)	\$29.00/Item
Sustained Overdraft	\$5.00/Day after the 5 <sup>th</sup> business day
Direct Payment Return	\$25.00/Item
Stop Payment	\$29.00/Item
Stop Payment Consecutive Check	\$29.00/Book
Overdraft Transfer	\$3.00/Transfer
Loan Refinance	\$100.00
Check Collection	\$25.00/Item
EFT FEES	
Nonproprietary ATM Withdrawal/Transfer/ Balance Inquiry Fee	\$2.00/Transaction
ATM Card Monthly Service Fee	\$5.00
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$45.00/Year
5" x 5" Box	\$30/Year; where available
5" x 10" Box	\$55.00/Year
10" x 10" Box	\$75.00/Year
Key Replacement	\$25.00/Key
Lock Drilling	\$25.00 Plus Cost
Lock Drilling Emergency	\$50.00 Plus Cost

