

## Fee Schedule

<u>Fees and Charges Common to All Account Types</u>	
<b>Account Research (includes account reconciliation)</b>	\$15.00 per hour, \$2.00 per copy
<b>Bad Address Fee</b>	\$5.00 per month
<b>Domestic Bank Wire</b>	\$20.00 per outgoing item
<b>International Bank Wire</b>	\$40 per outgoing item, all international wires may be subject to pass through charges
<b>Collection Item</b>	\$10.00 per item
<b>Copy of Draft (check)</b>	\$2.00 per copy
<b>Inactive/Dormant Account Fee</b>	\$15 quarterly fee for inactive or dormant accounts
<b>Single Use Fee**</b>	\$1.00 per month
<b>Garnishment/Levy Fee</b>	\$25.00 or the maximum amount allowed by applicable law
<b>Returned Deposited Item</b>	\$30.00 per item
<b>Redeposit of Returned Item</b>	\$5.00 per item
<b>Temporary Checks</b>	First 8 free for new accounts. Additional checks \$0.50 each.
<b>Out of Network Transaction Fee</b>	\$1.50 per cash withdrawal from out of network ATM
<b>ATM Card Replacement Fee</b>	\$5.00 if old card is not returned. Fee not applicable for normal wear.
<b>Plastic Card Replacement Fee</b>	\$10.00 per card. No charge for normal wear. Old card must be unusable and returned to waive fee.
<b>Personal Photo Debit Card Fee</b>	\$10.00 per each debit card with a personalized image. Image subject to approval.
<b>ATM/Debit Card International Service Assessment (fee passed through card network to member)</b>	Typically, 1% of the amount of the transaction when card is used/processed internationally.
<b>Cashier's Check</b>	\$1.50 per check when made payable to someone other than the account holder
<b>Non-Member Cashier's Check</b>	\$10.00 per check for non-member transactions
<b>Money Order</b>	\$1.50 each
<b>Stop Payment</b>	\$30.00 per item
<b>Insufficient Funds (NSF)/Overdrawn/Returned Item Fee</b>	\$30.00 per item. Fees capped at a maximum of three (3) fees per day including Courtesy Pay/Overdraft Fees.***
<b>Courtesy Pay*/Overdraft Fee*</b>	\$30.00 per item (may be waived for transactions resulting in a negative balance of \$5.00 or less). Fees capped at a maximum of three (3) fees per day including NSF/Overdrawn/Return Item Fees.***
<b>Overdraft Transfer Fee</b>	\$10.00 per day in which a transfer(s) is initiated from your designated transfer account
<b>Check Printing</b>	Fee will vary by style of check
<b>Web Pay</b>	\$10.00 per transaction
<b>Pay by Phone – with Live Agent</b>	\$20.00 per transaction
<b>Pay by Phone – with Self-Automated Service</b>	\$10.00 per transaction
<u>Money Market Account</u>	
<b>Monthly Service Charge</b>	\$7.50 monthly fee if balance drops below \$2,500 minimum daily balance
<b>Per Transaction Fee</b>	\$5.00 fee will be charged for each qualifying transaction in excess of six per month
<u>Teen Checking Account Fees and Charges</u>	
<b>Paper Statement Fee</b>	\$2 per month fee if receiving paper statements – waived if on e-Statements
<u>Free Checking Account Fees and Charges</u>	
<b>Paper Statement Fee</b>	\$2 per month fee if receiving paper statements – waived if on e-Statements
<u>Rewards Checking Account Fees and Charges</u>	
<b>Monthly Service Charge</b>	\$6.00 monthly fee - Get a \$2 discount on the monthly fee with 20 posted debit card transactions during that month
<u>Interest Rewards Checking Account Fees and Charges</u>	
<b>Monthly Service Charge</b>	\$8.00 monthly fee if minimum combined average monthly balance drops below \$5,000.00. Combined average monthly balance includes the balances in the Primary Saving's account, checking accounts, money markets and Special 4 accounts under this member number.
<u>New Beginnings Checking</u>	
<b>Monthly Service Charge</b>	\$10.00 per month

## Fee Schedule

Safe Deposit Boxes	Call branch for availability. Boxes are not available at all branches.
<b>3 X 5</b>	\$35 per year
<b>3 X 10</b>	\$75 per year
<b>5 X 5</b>	\$50 per year
<b>5 X 10</b>	\$100 per year
<b>10 X 10</b>	\$150 per year
<b>Replacement Key</b>	\$25.00 a key - if both keys are lost or stolen member is responsible for drilling cost
<b>Drilling Cost</b>	\$150 or the actual cost, whichever is greater

\* Courtesy Pay is a discretionary overdraft service available on eligible checking accounts and is not a right or obligation. Courtesy Pay applies to a variety of transactions including checks and other transactions made using your checking account number, in-person transactions, bill payments, ATM and debit card transactions and other electronic means. However, we will not include ATM and everyday debit card transactions within Courtesy Pay without first receiving your affirmative consent to do so. Courtesy Pay is offered in anticipation that you will be making an immediate deposit to bring your account positive. You may opt-out of the service at any time including the optional affirmative consent for ATM and everyday Debit card transactions. We reserve the right to refuse to provide this service at any time or from time to time on any account without notice.

\*\*Single Use Fee will be assessed if: (a) the primary member has only a primary savings and is between the ages of 18 and 64; (b) the account has been open for 180 days or longer; and (c) the account balance falls below an average daily balance of \$500.00 for the month.

\*\*\* The cap of three (3) fees per day is a combination of Insufficient (NSF)/Overdrawn/Returned Item Fee and Courtesy Pay/Overdraft fees charged per account per business day. It applies to checks, in-person transactions, bill payments, ATM and debit card or other transactions by electronic means.