

| Fee Schedule Effective April 15, 2014 | FEES |
|---|--|
| Membership Fee: FREE with direct deposit, payroll deduction, Statement Express, loan balance, or by maintaining an aggregate balance of \$1,000 under same primary acct | \$5/Month |
| Share Account Service Charge - (when balance falls below the \$25 minimum) | \$5/Month |
| Excess Withdrawal Fee - (Share or Wish Acct) after (6) withdrawals per quarter | \$3/Withdrawal |
| Christmas Club - Early Withdrawal Fee | \$10/Withdrawal |
| Classic Checking - Monthly Service Charge | \$0 |
| Small Business Checking - Monthly Service Charge (after first 15 checks per month) | \$.25 per check |
| Advance 300 Checking - Monthly Service Charge | \$19/Month |
| Advance 600 Checking - Monthly Service Charge | \$29/Month |
| Advance Checking (300 or 600 plan) - Overdraft, Returned (NSF) Fee | \$30/Item |
| Add or Remove Authorized Signatures Fee | \$10/Per Change |
| Other Checking Account Fees: (All Checking Accounts) | |
| Overdraft, Returned (NSF) Fee | \$30/Item |
| "Paid 4 You" Fee (if eligible) | \$30/Item |
| Stop Payment Fee | \$20/Request |
| Close and Re-open Fee | \$25 |
| Counter Checks Fee | \$.50/check |
| Share Draft Copies Fee | \$2/draft |
| Non-Member Check Exchange Fee | \$10/check |
| EFT Fees: (All Accounts) | |
| Foreign ATM Transaction Fee | \$2/Inquiry/Transfer/Withdrawal |
| Debit Card Replacement Fee | \$15 per card |
| Debit Card Replacement (Rush Order) Fee | \$30 per card |
| ACH, EFT, ATM, or Debit Card Overdraft Fee | \$30/Item |
| IAT ACH FEE | \$10 per debit |
| Gift Card Fee | \$4 per card |
| Other Service Fees: (All Accounts) | |
| Share Value: Par Value of One Share | \$25 |
| Wire Transfer (Incoming) Fee | \$10/Transfer |
| Wire Transfer (Outgoing) Fee | \$20/Transfer |
| Wire Transfer (Foreign) Fee | \$40 |
| Account Reconciliation/Research Fee | \$25/Hour (\$25 Minimum Charge) |
| Statement Copy Fee | \$5/Copy |
| Account Activity Printout Fee | \$3/Printout |
| Deposited Item Returned Fee | \$15/Item |
| Legal Process Fee | \$30/Item |
| Dormant Account Fee (account inactive for 18 months) | \$5/Month (after 18 months no activity) |
| Account Closure Fee (If account closed within 12 months of opening account) | \$25 |
| Skip Loan Payment Fee | \$25 |
| Verification of Deposit Fee | \$15 |
| MasterCard Credit Card Late Charge | \$25 |
| Consumer Loan Late Payment Fee | 5% of loan payment or \$15 (whichever is higher) |
| Mortgage Loan Late Payment Fee | 5% of loan payment or \$15 (whichever is higher) |
| Debit Card Dispute Processing Fee (per item) | \$30 |
| Returned Mail Fee | \$5 |