

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