



Schedule of Fees and Charges

Account Fees

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|---|----------------------|
| Membership Fee | None |
| Early Account Closing Fee (on any account closed within 6 months of opening date) | \$ 25.00 |
| Reopening Fee (if opened within 6 months of closing) | \$ 10.00 |
| Christmas Club (early withdrawal) | \$ 5.00 |
| No Other Service Fee (savings only below \$100) | \$ 5.00 (per month) |
| Select Checking Fee (free with \$1,000 balance) | \$ 10.00 (per month) |
| Second Chance Checking | \$ 12.00 (per month) |
| Garnishments/Tax Levy | \$ 100.00 |
| Courtesy Pay Overdraft Item (Fee applies when overdraft is created by check or other electronic means) | \$ 30.00 |
| Non-Sufficient Funds (NSF) Item (Fee applies when overdraft is created by check, ATM withdrawal or other electronic means) | \$ 30.00 |
| Stop Payment Fee | \$ 30.00 |
| Repayment Plan Fee | \$ 15.00 |
| ACH Incorrect Account Number (manual posting fee) | \$ 5.00 |
| Collection Item (Incoming or Outgoing) | \$ 15.00 |
| Member Deposit Item/Third Party Checks (NSF) | \$ 15.00 |
| Dormant/Inactivity Account Fee (Accounts with no activity for 24 months) | \$ 5.00 (per month) |
| Escheat Fee | \$ 100.00 |
| Unsatisfactory Account Handling Fee | \$ 25.00 |

Account Research/Assistance

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|------------------------------|-------------------------|
| Account Research | \$ 25.00 (per hour) |
| Account Balancing Assistance | \$ 10.00 (per hour) |
| Additional Statement Copy | \$ 3.00 (per statement) |
| Copy of Check | \$ 2.00 |

Card Services

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| ATM: Members First Fee Free ATM Machines (Withdrawals, balances, denials & transfers) | Free |
| ATM: Other Machines (Withdrawals, balances, denials & transfers) | \$ 1.00 |
| Debit Card Transactions (When used as an ATM card, ATM fees apply) | Free |
| Credit/Debit Card Lost or Stolen | \$ 5.00 |
| Credit/Debit Card Replacement | \$ 5.00 |
| Non-Sufficient Funds (NSF) Credit Card Payment | \$ 27.00 1st occurrence per 6-month period \$ 37.00 each additional occurrence |
| Late Payment Fee on Credit Card | \$ 27.00 1st occurrence per 6-month period \$ 37.00 each additional occurrence |
| Express Mail Fee for Debit Card | \$ 26.00 |

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|---|--------------------|
| Express Mail Fee for Credit Card | \$ 15.00 |
| Custom Image Service (My Picture Visa Debit Card Program) | \$ 7.99 (per card) |
| Lost, Stolen, Replacement or Renewal Picture Card | \$ 7.99 (per card) |
| Cardholder Dispute on Valid Charges | \$ 10.00 |

Check Printing

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| Check Order (Fees vary depending on style of check) (60 & Better: FREE with \$4,000 or more on deposit, excluding IRA's) | Varies |
| Counter Checks | \$ 3.00 (for four) |
| Official Credit Union Check Written to Business (60 & Better 1 FREE per month: Checking With Benefits - 1 FREE per day then standard fee applies) | \$ 3.00 |

Funds Transfer Fees

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| Automatic Transfer of Funds (This fee will be applied against your checking account) Transfer from a savings, checking or loan account to a checking account | \$ 5.00 (per item, per account, per transfer) |
| Wire Transfer - Domestic/Outgoing (1 free per month to 60 & Better members) | \$ 15.00 |
| Wire Transfer - Foreign/Outgoing | \$ 57.50 |
| Incoming Wires (1 free per month to 60 & Better members) | \$ 10.00 |
| IRA Transfers to another Institution | \$ 25.00 |

Loan Fees

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|----------------------------|--------------------------------------|
| Late Payment Fee | 15% of payment or \$10.00 minimum |
| Loan Modification Fee | \$ 750.00 |
| Property Tax Placement Fee | \$ 75.00 |

Miscellaneous Service Fees

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|-------------------------------------|---|
| Visa Gift Card | \$ 2.95 |
| Photocopy | \$ 0.25 (per page) |
| Fax | \$ 1.00 |
| Returned Mail Fee (Invalid Address) | \$ 10.00 (per piece) |
| Coin Machine Fee | 8% on consumer account for amounts over \$100. 8% to all business accounts |

Safe Deposit Boxes

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|---|--------------------|
| 2" x 5" box | \$ 7.00 |
| 3" x 5" box | \$ 13.50 |
| 3"x 10" box | \$ 27.00 |
| 5" x 5" box | \$ 27.00 |
| 5" x 10 " box | \$ 40.50 |
| 10" x 10" box | \$ 67.50 |
| 10"x15" box | \$ 90.00 |
| Lost Key Fee | \$ 15.00 (per key) |
| Late Payment Fee (if over 30 days late) | \$ 10.00 |
| Drilling Fee | \$ 150.00 |

Free Services

Account transaction history print out since last statement
Telephone Banking
Internet Banking
Internet Bill Pay Service
Notary Service