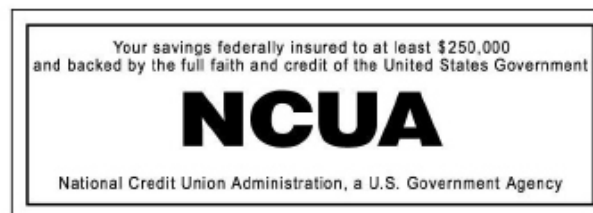


SCHEDULE OF FEES AND CHARGES	
HOLIDAY CLUB ACCOUNT FEES	
Early Withdrawal	\$35.00/Withdrawal
MONEY MARKET ACCOUNT FEES	
Excess Disbursement	\$5.00/Item after 6 disbursements per month
WEALTH BUILDER ACCOUNT FEES	
Early Withdrawal	\$35.00/Withdrawal
BUSINESS CHECKING ACCOUNT FEES	
Maintenance Fee	\$10.00/Month
CU* Easy Pay	\$5.95/Month for first 20 items paid; \$1.00 each after first 20/Month.
SPENDING ACCOUNT FEES	
CU*Easy Pay	\$1.00 each after first 20 FREE per month
Overdraft Transfer	\$2.00 each
NSF	\$30.00/Item (each submission/resubmission)
Stop Payment	\$25.00/Online \$30.00/Inhouse Request for single item or consecutive series
Check Printing	Prices may vary depending upon style
Check Copy	\$10.00/Item
Inactive Spending Account	\$10.00/Month after 2 consecutive months of inactivity
Courtesy Pay	\$30.00/Item
Paid NSF Items	\$30.00/Item
COMMUNITY CHECKING	
Maintenance Fee	\$5.00/Month
CU* Easy Pay	\$5.95/Month for first 20 items paid; \$1.00 each after first 20/Month.
OTHER SERVICE FEES	
A2A Outgoing	\$1.00/Transaction
Incoming	Free

Account Closure	\$25.00 if account closed within 3 months of opening
Wire Transfer:	
International (Incoming)	\$50.00/Transfer
Domestic (Incoming)	\$15.00/Transfer
International (Outgoing)	\$50.00/Transfer
Domestic (Outgoing)	\$25.00/Transfer
Official Checks	\$2.00/Check payable to a third party
Money Order	\$2.00/Money Order
Invalid Address	\$15.00 per occurrence
Account Reconciliation	\$35.00/Hour, \$35.00 Minimum Charge
Account Research	\$35.00/Hour, \$35.00 Minimum Charge
Statement Copy	\$5.00/Statement
Mailed Paper Statement	\$3.00 FREE to ages 65 and older
Escheatment	\$50.00
E-Statement	FREE thru Online Banking
Deposited Item Return	\$25.00/Item
Legal Process	\$60.00/Item
Inactive Share Account (applies to members over the age of 21)	\$10.00/Month, charged after 1 year and account balance is less than \$200.00 with no other relationship
Check Cashing (applies to members over the age of 21)	\$1.00/\$100.00, minimum \$10.00, with no other account relationship and balance less than \$200.00
Reissue Money Order	\$25.00/Item
Reissue Official Check	\$25.00/Item
Closed Membership Reestablished Within 12 Months	\$25.00
Photocopy	\$2.00/Page
Fax	\$2.00/Page
Notary	\$5.00/signature
Deposit Verification	\$5.00
Visa card replacement	\$15.00
LOAN FEES	
Return Item for Loan Payments	\$30.00/Item (each submission or resubmission)

EFT FEES	
ATM Foreign Withdrawals and Inquiries	No charge for 5 withdrawals per month
ATM Foreign Withdrawals and Inquires in Excess of Free Withdrawals	\$2.00/Transaction after 5 transactions per month
Debit Card Replacement	\$15.00
Overdraft:	
ACH	\$30.00
Debit Card	\$30.00
ATM	\$30.00
Chargeback	\$15.00
ACH Stop Payment	\$30.00
PIN Replacement or Reactivation	\$15.00
SAFE DEPOSIT BOX	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$30.00/Year
5" x 5" Box	\$35.00/Year
5" x 10" Box	\$48.00/Year
10" x 10" Box	\$70.00/Year
Drilling of Box	\$250.00
Lost Key	\$50.00



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