

SHARE ACCOUNT FEES	
FEE	AMOUNT
Inactivity Fee (<i>Note: To be considered inactive, an account must meet both of the following criteria: 1) No withdrawals or deposits in the past year. 2) Aggregate account balance must be less than or equal to \$300.</i>)	\$10.00/month
Early Closure Fee (<i>Note: Account closed within 90 days of opening.</i>)	\$20.00
Return/NSF Fee (<i>Note: Includes ACH items.</i>)	\$30.00
Statement Copy Fee	\$2.00/page
Overdraft Transfer Fee (<i>Note: Maximum of 6 transfers per month if the transfer originates from a Reg. D account.</i>)	\$3.00
Premature Certificate Withdrawal	90 days dividend per withdrawal
Par Value Fee (Less than \$25.00 in Prime Share)	\$2.00/month
Excess Check Fee (Money Market Accounts)	\$10.00

SHARE DRAFT FEES	
FEE	AMOUNT
Stop Payment Fee	\$20.00
Returned Check Fee (Owner)	\$30.00
Returned Check Fee (Non-Owner)	\$5.00
Overdraft Fee (Includes Privilege Plus Protection)	\$30.00
Fresh Start Draft Fee	\$10.00/month
Share Draft Copies Fee	\$5.00
Inactivity Fee (<i>Note: To be considered inactive, an account must meet both of the following criteria: 1) No withdrawals or deposits in the past year. 2) Aggregate account balance must be less than or equal to \$300.</i>)	\$10.00/month
Bill Pay Fee	\$5.00/month (First 3 months are free.)
Temporary Checks Fee	4 for \$1.00
Account History Print Fee	\$2.00 for each month printed

LOAN AND CREDIT CARD FEES	
FEE	AMOUNT
Loan Late Payment Fee	5% (\$5.00 minimum, \$100.00 maximum)
VISA Payment Return Fee (NSF)	\$30.00
VISA Statement Copy Fee	\$2.00
VISA Draft Request Fee	\$2.00
VISA Late Payment Fee	\$10.00

OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)	
FEE	AMOUNT
Cashier's Check Fee	\$2.00
Wire Transfer Fee (Domestic)	\$10.00 (In and Out)
Wire Transfer Fee (International)	\$35.00 (In and Out)
Collection Item Fee	\$15.00 each
Mail Return Fee	\$5.00
Account Verification Fee	Up to \$20.00
Photo Copy Fee	\$1.00/page
Debit Card Reissue Fee	\$10.00
Rejoining Fee	\$10.00
Responses to Levies, Attachments and Garnishments Fee	\$20.00
Account Research Fee	\$25.00/hour
Safe Deposit Box Fees (Replace Lost Key and Drill Locked Box)	At Cost
Visa Gift Card Fee	\$2.50