

FEE SCHEDULE

REGULAR SHARE ACCOUNT FEES	
Regular Share Monthly Fee	\$2.00 Qtly statement fee
Excessive Withdrawal	\$3.00/Withdrawal after 5 per mo
Club Account Excessive Withdrawal (Christmas I / Vacation / Special)	\$3.00/Withdrawal after 3 per mo
CHRISTMAS CLUB II ACCOUNT FEES	
Withdrawal	\$15.00/ Withdrawal & Close
SHARE DRAFT/CHECKING ACCOUNT FEES	
Regular Checking Monthly Fee	\$2.00 monthly
Check Cashing Fees-Account with no other activity: **	
\$499.00 and less	\$15.00
\$500.00 to \$1,999.00	\$20.00
Over \$2,000.00	\$25.00
NSF Check Returned	\$27.50/Item
NSF (Check Paid-Account Neg)	\$27.50/Item
OTHER SERVICE FEES	
Account Close/Wire Transfer Funds Out	\$25.00
Account Counseling	\$25.00
Account Replacement	\$25.00
Account Research & checking	\$25.00 Per hour + \$5.00/stmnt
ACH Return Item	\$27.50/Item
ACH NSF (ACH paid-account balance \$1.00 or less)	\$27.50/Item
Cash Advance from Visa, MasterCard, or Payroll Card	\$25.00 minimum withdrawal check cashing fees apply**
	loans over 10 days delinquent will be satisfied first before cash is dispensed
Cashier's Check	\$5.00/Item
Check Copy on line	Free
Check Copy in branch	\$5.00/Item
Coin Processing	2% of Total
Copier Fee	\$3.00/page
Debit Card-replacement	\$15.00
Debit Card-replace for Fraud	1 free per yr then \$15.00 each
Debit Card-replacement overnight	\$35.00
Deposited Item NSF Check	\$25.00/Each
Deposit Items sent for collection	\$25.00/Item
Document/Visa on line	Free
Dormant Account-If over 18 and no activity for 24 months and less than \$25.00 in Share Account	\$10.00 Monthly
Early Account Closing Fee (w/in 90 days of opening)	\$15.00
Fax	\$3.00/Page
Garnishment of Account Levy	\$30.00
Mail receipts to member for night drop, mail or phone	\$1.00
Money Order	\$1.00 Each

OTHER SERVICE FEES (CONT)	
Overdraft-when it is a computer generated transfer from Share to Checking Account	\$5.00/transfer per day if used
Paper Statement	\$2.00
Payroll deduction of Direct Deposit Net Pay	No charge
Reconcilement	Minimum \$25.00
Returned mail/bad address	\$3.00
Share Draft/Check Printing	Prices vary based on style
Statement Copy (must have balance in acc't)	\$5.00
Stop Payment	\$25.00
Stop Payment Run	\$30.00/Request
Temporary Checks-4/Page	\$2.00/Page
Verification of Deposit	\$5.00
IRA ACCOUNT FEES	
Annual	No Charge
Transfer money to another institution	\$25.00
SAFE DEPOSIT BOX	
3" x 5" Box	\$20.00/Year
3" x 10" Box	\$30.00/Year
5" x 10" Box	\$40.00/Year
7" x 10" Box	\$50.00/Year
10" x 10" box	\$60.00/Year
Key Deposit	\$10.00/Box
Lost key & drill lock fee	\$100.00
Late Payment Fee	\$10.00
LOAN FEES	
Loan Application	\$20.00
Loan Co-Applicant	\$10.00
Loan Skip Payment	\$25.00 1x per 12 mo.
Overnight document delivery	\$35.00
Refinance Auto (Auto on Books of CU)	\$50.00 Each
Regular Loan - Late Fee	\$20.00 or 5% of payment - whichever is higher
VISA CARD FEES	
Late Payment Fee	\$20.00
Return Check Payment Fee	\$25.00
Annual Fee	No Charge
HELOC	
Application Fee	\$100.00
Late Payment Fee	\$30.00
Minimum Advance Fee	\$50.00
Maximum Number Advance Fee	\$50.00
Non-sufficient Funds	\$27.50
SHARE VALUE	
Par Value of One Share	\$5.00
NOTARY SERVICE	
Accounts with a balance below \$25.00 or no activity	\$5.00
WIRE TRANSFER	
Outgoing	\$25.00
Incoming	\$5.00
International	\$40.00