

Schedule of Fees and Charges

CHECKING ACCOUNT FEES

- Overdraft \$25.00 per transfer.
from any account OTHER than share savings.
- NSF (Check, ACH, Bill Pay or Debit Card) \$25.00 per item.
- Courtesy Pay (Check, ACH, Bill Pay or Debit Card) \$25.00 per item.
- Deposited Item Return \$15.00 per item.
- Stop Payment (Check, ACH or Bill Pay) \$25.00 per request.
- Share Draft Printing Prices vary depending upon style.
- Copy of Cancelled Share Draft \$2.00 per draft.
- Official Check Copy \$2.00 each.
- Duplicate Statement \$2.00 per page.

OTHER SERVICE FEES (applicable to all accounts)

- Verification of Deposit \$5.00 each.
- Account Inquiry/History \$2.00 per page.
- Account Reconciliation \$20.00 per hour.
- Account Research \$20.00 per hour.
- Statement Copy \$2.00 per page.
- Photocopy or Fax of Share Drafts, Official Checks, Deposited Items, etc. \$2.00 each.
- Returned Statement \$5.00 each.
- Deposited Item Return \$15.00 per item.
- Wire Transfer (outgoing domestic) \$15.00 each.
- Wire Transfer (outgoing international) \$40.00 each.
- Money Order \$1.00 each.
- Official Checks, over 1 per day \$2.00 each.
- Certified Checks \$3.00 each.
- VISA Gift Card \$3.95 each.
- Replacement Plastic Card \$5.00 per card.
- PIN Replacement \$5.00 per PIN.
- Dormant Account \$10.00.
- Garnishment/Levy \$50.00 each.
- Medallion Signature Guarantee \$5.00 each.
- Coin Counting Machines5% service fee.

ELECTRONIC FUNDS TRANSFER FEES

- ATM Transaction fee:
 - Network ATMs \$1.00 per transaction after eight (8) monthly.
 - Check Deposited and Returned (NSF) \$15.00 each.
 - International Transactions 1% fee