

Rate & Fee Schedule

Effective February 16, 2009

1. Account Balancing (per hour).... \$10.00
2. NSF Return Fee \$32.00
Overdraft Fee..... \$32.00
3. ACH Debit Return Fee..... \$32.00
4. Deposit Return Item Fee \$32.00
5. Stop Payment Fee \$32.00
6. Revoke/Stop ACH Debit Fee..... \$32.00
7. Counter Check Withdrawal Fee:
 - a. Phone Request..... \$ 2.00
 - b. Voice Response System \$ 2.00
 - c. Over Counter (1/mo.free)..... \$ 3.00
 - d. Internet Request..... \$ 2.00
8. Counter check replacement \$ 3.00
9. Paid Draft Copy Fee..... \$ 5.00
(N/C if accessed through internet banking)
10. Statement Re-Print Fee.....\$ 5.00
 - a. Account History Fee \$ 5.00
 - b. Internet Banking e-statement
opt-out Fee (per month)..... \$ 2.00
11. Close/Reopen Fee:
 - a. Share Account Only.....\$15.00
 - b. Extra Trailers (each)..... \$ 5.00
 - c. Loan Trailers (each)..... \$10.00
12. Closed Account Payroll Fee... \$20.00
13. Transfer Fee (call to teller).....\$ 1.00
14. Reg. D Share Transfer Fee (ea.).\$10.00
15. Outgoing Wire Transfer Fee.... \$25.00
 - a. Incoming Wire Fee..... \$ 5.00
 - b. International Wire Fee..... \$50.00
16. Internet Banking N/C
17. Debit CardN/C
18. ATM Card Fee (monthly).....\$ 5.00
19. PIN / Password Change Fee.....\$ 5.00
20. ATM/Debit Card replacement ...\$ 5.00

- 21. Debit card chargeback Fee (ea.)..\$15.00
- 22. PAR Charge Fee \$10.00
- 23. Return Mail Charge (per month) \$ 5.00
- 24. Overnight Delivery Charge Fee.. \$20.00
- 25. Insta-Zip Advance Fee \$ 5.00
- 26. C-Line of Credit Advance Fee... \$ 5.00
- 27. Loan Processing Fee..... \$25.00
- 28. Travelers Check Fee..... \$1.00 per \$100
(waived with \$1,000 aggregate on deposit or 60 yrs
of age or older)
- 29. Specialty club Early Withdraw.. \$10.00
(Per withdraw – acct. need not be closed)
- 30. Share Certificate Privilege Fee:
 - a. 1-time Add-to Fee..... \$ 5.00
 - b. 1-time Withdraw Fee..... \$25.00
(Normal penalty for closure applies)
- 31. Garnishment/Levy Fee..... \$25.00
- 32. Financial Directives Fee (ea.).... \$ 2.00
(ex. Child Support Orders/per withdraw)
- 33. Legal Research Fee (minimum).. \$25.00
 - a. \$20/hour (15 minute increments)
 - b. \$0.25/page copy fee
- 34. Non-member Check Cashing Fee
 - a. Checks under \$500 \$5.00
 - b. Checks over \$500 \$10.00