

# Rate & Fee Schedule

Effective February 1, 2011

1. Account Balancing (per hour) . . . . .	\$ 10.00	16. Internet Banking . . . . .	N/C
2. NSF Return Fee . . . . .	\$ 35.00	17. Debit Card . . . . .	N/C
Overdraft Fee . . . . .	\$ 35.00	18. ATM Card Fee (monthly) . . . . .	\$ 5.00
3. ACH Debit Return Fee . . . . .	\$ 35.00	19. PIN / Password Change Fee . . . . .	\$ 5.00
4. Deposit Return Item Fee . . . . .	\$ 35.00	20. ATM/Debit Card replacement . . . . .	\$ 5.00
5. Stop Payment Fee . . . . .	\$ 35.00	21. Debit card chargeback Fee (ea.) . . . . .	\$ 25.00
6. Revoke/Stop ACH Debit Fee . . . . .	\$ 35.00	22. PAR Charge Fee . . . . .	\$ 10.00
7. Counter Check Withdrawal Fee:		23. Return Mail Charge (per month) . . . . .	\$ 5.00
a. Phone Request . . . . .	\$ 2.00	24. Overnight Delivery Charge Fee . . . . .	\$ 30.00
b. Voice Response System . . . . .	\$ 2.00	25. Insta-Zip Advance Fee . . . . .	\$ 5.00
c. Over Counter (1/mo. free) . . . . .	\$ 3.00	26. C-Line of Credit Advance Fee . . . . .	\$ 5.00
d. Internet Request . . . . .	\$ 2.00	27. Loan Processing Fee . . . . .	\$ 25.00
8. Counter check replacement . . . . .	\$ 3.00	28. Loan Payment by Phone Fee . . . . .	\$ 15.00
9. Paid Draft Copy Fee . . . . .	\$ 5.00	29. Specialty club Early Withdraw . . . . .	\$ 10.00
(N/C if accessed through internet banking)		(Per withdraw – acct. need not be closed)	
10. Statement Re-Print Fee . . . . .	\$ 5.00	30. Share Certificate Privilege Fee:	
a. Account History Fee . . . . .	\$ 5.00	a. 1-time Add-to Fee . . . . .	\$ 5.00
b. Internet Banking e-statement opt-out Fee (per month) . . . . .	\$ 2.00	b. 1-time Withdraw Fee . . . . .	\$ 25.00
11. Close/Reopen Fee:		(Not available on all Certificates)	
a. Share Account Only . . . . .	\$ 15.00	(See your Certificate Disclosure)	
b. Extra Trailers (each) . . . . .	\$ 5.00	(Normal penalty for closure applies)	
c. Loan Trailers (each) . . . . .	\$ 10.00	31. Garnishment/Levy Fee . . . . .	\$ 25.00
12. Closed Account Payroll Fee . . . . .	\$ 20.00	32. Financial Directives Fee (ea.) . . . . .	\$ 2.00
13. Transfer Fee (call to teller) . . . . .	\$ 2.00	(ex. Child Support Orders/per withdraw)	
14. Reg. D Share Transfer Fee (ea.) . . . . .	\$ 10.00	33. Legal Research Fee (minimum) . . . . .	\$ 25.00
15. Outgoing Wire Transfer Fee . . . . .	\$ 25.00	a. \$20/hour (15 minute increments)	
a. Incoming Wire Fee . . . . .	\$ 5.00	b. \$.25/page copy fee	
b. International Wire Fee . . . . .	\$ 50.00	34. Check Cashing Fee	
		a. Checks under \$500 . . . . .	\$ 5.00
		b. Checks over \$500 . . . . .	\$ 10.00