

Rate & Fee Schedule

Effective January 1, 2007

1. Account Balancing (per hour).....	\$10.00	22. Debit card chargeback Fee (ea.).....	\$15.00
2. NSF Return Fee.....	\$32.00	23. PAR Charge Fee.....	\$10.00
3. Overdraft Fee.....	\$32.00	24. Return Mail Charge (per month).....	\$ 5.00
4. ACH Debit Return Fee.....	\$32.00	25. Overnight Delivery Charge Fee.....	\$20.00
5. Deposit Return Item Fee.....	\$32.00	26. Insta-Zip Advance Fee.....	\$ 5.00
6. Stop Payment Fee	\$32.00	27. C-Line of Credit Advance Fee.....	\$ 5.00
7. Revoke/Stop ACH Debit Fee.....	\$32.00	28. Loan Processing Fee.....	\$25.00
8. Counter Check Withdrawal Fee:		29. Travelers Check Fee.....	\$1.00 per \$100 (Waived with \$1,000 aggregate on deposit or 60 yrs of age or older)
• Phone Request.....	\$ 2.00	30. Specialty club Early Withdraw.....	\$10.00 (Per withdraw – account need not be closed)
• Voice Response System.....	\$ 2.00	31. Share Certificate Privilege Fee:	
• Over Counter (1/month free).....	\$ 3.00	• 1- time Add-to Fee.....	\$5.00
• Internet Request.....	\$ 2.00	• 1-time Withdraw Fee.....	\$25.00 (Normal penalty for closure applies)
9. Counter check replacement.....	\$ 3.00	32. Garnishment/Levy Fee.....	\$25.00
10. Paid Draft Copy Fee.....	\$ 5.00	33. Financial Directives Fee (ea.).....	\$ 2.00 (ex. Child Support Orders/per withdraw)
(N/C if accessed through internet banking)		34. Legal Research Fee (minimum).....	\$25.00
11. Statement Re-print Fee.....	\$ 5.00	• \$20.00/hour (15 minute increments)	
• Account History Fee.....	\$ 5.00	• \$00.25/page copy fee	
• Internet Banking e-statement Opt-out Fee (per month).....	\$2.00		
12. Close/Reopen Fee:			
• Share Account Only	\$15.00		
• Extra Trailers (each)	\$ 5.00		
• Loan Trailers (each).....	\$10.00		
13. Closed Account Payroll Fee.....	\$20.00		
14. Transfer Fee (call to teller).....	\$ 1.00		
15. Reg. D Share Transfer Fee (ea.).....	\$10.00		
16. Outgoing Wire Transfer Fee.....	\$25.00		
• Incoming Wire Fee.....	\$ 5.00		
• International Wire Fee.....	\$50.00		
17. Internet Banking	N/C		
18. Debit Card	N/C		
19. ATM Card Fee (monthly).....	\$ 5.00		
20. PIN / Password Change Fee.....	\$ 5.00		
21. ATM/Debit Card replacement	\$ 5.00		