



**FEE SCHEDULE**  
Effective: January 1, 2011

<b>Regular Share (Savings) Fees</b>	
New Account Fee	\$ 3.00
Withdrawal Fee (1)	\$ 3.00

(1) 3 Free Withdrawals per month

<b>Holiday Account Fees</b>	
Excess Withdrawal Fee (2)	\$ 30.00

(2) 3 Free Withdrawals per year

<b>Share Draft Account (Checking) Fees</b>	
Draft Printing (3)	varies
Cancelled Draft Copy Fee (4)	\$ 3.00
Overdraft Fee Per Check (5)	\$ 3.00
Monthly Maintenance (6)	\$ 6.00
Return Draft Fee	\$ 30.00
Return Deposit Fee	\$ 30.00
Courtesy Pay Fee (up to \$300)(7)	\$ 30.00
Stop Payment (must be in writing)	\$ 30.00
Stop Payment Cancellation Fee	\$ 30.00
Corporate Check Stop Payment	\$ 30.00

(3) Cost depends on style of drafts ordered

(4) Two free per month

(5) Automatic transfers is limited to 3 per month

(5) Manual overdraft from regular shares only

(6) Fee Waivers:

- \$300 Agerage Daily Balance (ADB)
- Direct Deposit or Payroll Deduction
- Senior Citizen from ages 55 & Older

(7) Available for members with direct deposit or payroll deductions only

<b>IRA Fees</b>	
New Account Fee	FREE
Annual Fee	FREE
Early Withdrawal Fee	\$ 30.00
Rollover Fee	\$ 30.00

<b>Share Certificate (CD) Fees</b>	
Early Withdrawal Penalty (8)	varies

(8) Total accrued dividends for the quarter (minimum \$ 100.00)

<b>Electronic Funds Transfer Fees</b>	
ACH Return Fee	\$ 30.00
ACH Stop Payment Fee	\$ 30.00
Domestic Wire Transfer (9)	\$ 30.00
International Wire Transfer (9)	\$ 30.00

(9) Minimum Wire Amount is \$300.00

<b>Money Market Fees</b>	
Minimum Balance Fee (10)	\$ 6.00
Excess Withdrawal Fee (11)	\$ 30.00

(10) Minimum Balance of \$2,500

(11) 3 Free Withdrawals per month

<b>General Services</b>	
Check Cashing (Min \$3 & Max \$30) (12)	1%
Account History Printout (30 days only)	FREE
Notary Services (3 free/\$6 for >3)(11)	FREE
Notary Services (Non-Member) (13)	\$ 6.00
Corporate Check Copy Fee (per chk)	\$ 6.00
Dormant Accounts (Quarterly) (14)	\$ 6.00
Bad Address Fee (per mailer)	\$ 6.00
Account Balance < par value (Monthly)	\$ 6.00
Verification of Deposits	\$ 6.00
Monthly Statement Reproduction	\$ 6.00
Account Closed within 90 days	\$ 30.00
Deposit Held for Collection Fee	\$ 30.00
Skip A Payment Fee (per loan per month)	\$ 30.00
Escheat Fee (after 3 years no activity)	\$ 30.00
Legal Documentations (i.e. subpoena)	\$ 30.00
Levies / Garnishments / Executions	\$ 30.00
Account Research/Balancing (Hourly)	\$ 30.00
Incorrect Social Security Number	\$ 30.00
Real Estate Demand Pay-off Fee	\$ 30.00
Real Estate Subordination Request Fee	\$ 90.00

(12) Members with < \$300 Daily Average Balance

(12) No Fee for Members with CD or Loans

(12) Maximum check cashed is \$3,000

(13) >3 = \$10/signature & by appointment only

(14) An account is considered dormant if for one year no withdrawals or deposits, other than dividends credited to the account.

<b>General Products</b>	
Corporate Check Fee (Third Party)	\$ 3.00
Money Order Check Fee (Third Party)	\$ 3.00
Cashier's Check Fee (Third Party)	\$ 6.00

<b>ATM Fees</b>	
ATM Annual Fee	FREE
Point-of-Sale Fee	FREE
Withdrawal Fee	FREE
Inquiry Fee	FREE
Transfer Fee	FREE
ATM Hot Card Fee	\$ 6.00
ATM Lost Card/Pin Replacement	\$ 6.00
Additional ATM Card Order (2 Free)	\$ 6.00
ATM NSF Withdrawal Fee	\$ 30.00
ATM Same Account Deposit Fee	\$ 30.00
ATM Empty Envelope Deposit Fee	\$ 30.00

Note: ATM withdrawal limit per day = up to \$ 605  
(The total combined dollar amount per day from all networks cannot exceed \$ 1,605 / ATM limits are based on member's account profile)