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| Account activity printout (Current Month) | $1.00 per page |
| Account balancing assistance | $15.00 per hour plus $1.00 per page |
| Account closed within 90 days of opening | $10.00 |
| Account research | $15.00 per hour plus $1.00 per page |
| ATM fee for using an ATM not owned by us or not in  the ATM Zone or Transfund No Surcharge Networks | $2.00 |
| Bill Pay: |  |
| Service Fees: | Free for first ten (10) transactions per month thereafter  $1.25 per transaction |
| Misc. product fees: |  |
| Overnight fee | $14.95 |
| 2nd day fee | $9.95 Standard, $4.95 Economy |
| Charitable donations | $1.99 |
| Gift pay | $2.99 |
| Daily limits: |  |
| Daily per day cap | $2,500.00 |
| Daily per item cap | $1,500.00 |
| Cashiers Checks (pick up or mail out)  60 years of age or older | $3.00  3 per month free  $3.00 for each additional |
| Check Cashing Fee: | Charged if you only have a savings account and have less  than a $50 balance at the time the check is presented |
| $25.00 & under | no charge |
| $25.01 to $500.00 | $3.00 |
| Over $500.00 | 1% of amount of check |
| Coin Processing | 5% of amount |
| Copy of draft | $3.00 |
| Deposited checks (and other items) returned unpaid: |  |
| Account owner/member | $20.00 |
| Non-account owner/member | $10.00 |
| Deposit verification (credit reference/mortgage payoff) | $10.00 |
| Dormant/Inactive accounts: |  |
| Share accounts  (no activity except dividends for 24 months or more) | $5.00 per statement cycle |
| Share draft accounts  (no activity for 6 months) | $5.00 per month |
| Early Withdrawal Penalty CD & IRA | 90 days dividends or minimum $10.00 |
| Foreign currency | Actual Cost |
| Garnishments and IRS Levies | $25.00 |
| Gift Cards: |  |
| Members | $3.00 |
| Non members | $5.00 |
| Limits: |  |
| Minimum | $25.00 |
| Maximum | $1,000.00 |
| IRA annual service fee (for IRA maintenance) | $15.00 |
| Membership entrance fee | $10.00 |
| Money Order 60 years of age or older | $1.50  3 per month free  $1.00 for each additional |
| Overdraft/C-Pay fee | $30.00 |
| Printout of Statement (Current Month) | $1.00 per page |
| Replace ATM/debit card | $5.00 |
| Replace PIN for ATM/Debit card | $5.00 |
| Safe Deposit Boxes: |  |
| 3x10 | $30.00 per year |
| 5x10 | $40.00 per year |
| 10x10 | $70.00 per year |
| Safe Deposit Box Replacement Key | $10.00 |
| Safe Deposit Box Drilling | $150.00 or actual cost whichever is greater |

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| Share/Club Monthly Transaction Limitation | $3.00 per transaction exceeding 6 |
| Share Draft Account Fee | $5.00 per month if balance falls below $300.00 |
| Stop Payments (draft, check, or ACH) | $30.00 |
| Stop payments-cashier check (after 90 days) | Actual cost |
| Telephone transfers | $3.00 |
| Temporary counter checks (maximum 10) | $0.10 each |
| Undeliverable mail | $5.00 per month |
| VISA manual disbursement access fee/Cash advance fee | $5.00 |
| Western Union wire transfer | $25.00 |
| Wire Transfers: |  |
| Domestic Wire Transfer Incoming/Outgoing | $10.00 |
| Wire transfer rejected return | $10.00 |
| Foreign wire transfer-Incoming | $10.00 |
| Foreign wire transfer-Outgoing | $30.00 |
| Foreign wire transfer rejected | $30.00 |