



<b>FEE SCHEDULE</b>		<b>EFFECTIVE: June 1, 2017</b>
<b>SHARE (SAVINGS) FEES</b>		
Deposited Checks:		
Returned Unpaid		\$29.00/Item
Two Party		\$10.00/Item
Overdraft/Nonsufficient Funds		\$29.00/Item
Reg D Transaction (in excess of 6 per month)		\$10.00/Item
Telephone Transfer/Withdrawal		\$2.00/Item
Under Minimum Share of \$25.00		\$5.00/Quarter
<b>CHECKING (SHARE DRAFT) FEES</b>		
Advantage Checking		\$5.95 Monthly; waived for ages under 18 and 61 and older, and for balances over \$3,500.00
Business Checking Service		\$10.00/Month
Check Printing		Prices vary
Deposited Checks:		
Returned Unpaid		\$29.00/Item
Two Party		\$10.00/Item
e-Checking		\$2.00/Month for Paper Statement
Overdraft/Nonsufficient Funds		\$29.00/Item
Overdraft Privilege		\$29.00/Item
Overdraft Transfer from Savings (Share)		\$5.00/Each
Telephone Transfer/Withdrawal		\$2.00/Item
Temporary Checks		\$2.00 for 5
<b>EFT FEES</b>		
ATM Network		\$1.50/Transaction or Inquiry (ATMs we don't own/operate)
Bill Pay		See separate Bill Pay Disclosure
Overdraft/Nonsufficient Funds		\$29.00/Item
Overdraft Privilege		\$29.00/Item
Overdraft Transfer from Share		\$5.00/Each
Replacement Card		\$10.00/Card
Stop Payment/Returned Item		\$25.00/Item
<b>OTHER SERVICE FEES</b>		
Account Closed		\$25.00, within 90 days of opening
Account Reopen		\$25.00/Account, after closing 2 times
Account Research		\$25.00/Hour, minimum of 1 hour
Cashier's Check		\$3.00/Check; \$0.50 for ages 61 and older
Check Copy		\$3.00/Copy
Christmas Club Early Withdrawal		\$5.00/Withdrawal
Coin Counting		5.00% of Amount

Collection Item	\$15.00 Minimum; additional fees may apply on foreign items
Copy of Statement	\$5.00/Statement
Escheat	\$50.00
Fax	\$1.00/Page
History Printout	\$2.00/Printout
Legal Process – Garnishments/Levies	\$15.00/Item

Loans:	
Origination - Consumer	Lessor of 1.00% of Loan Amount or \$100.00
Origination - HELOC/HEIL	\$195.00
Origination - Mortgage	0.5% of Loan Amount
Origination - Mortgage Construction	1.00% of Loan Amount
Mortgage Modification	1.00% of Loan Amount
Mortgage Partial Release/Subordination	\$195.00
Mortgage Release	\$25.00
Money Order	\$2.00/Item; \$0.50 for ages 61 and older
Overnight Mailing:	
Standard Delivery	\$40.00
Priority or Saturday	\$50.00
Photocopy	\$0.25/Each
Returned Mail (After two Statement Cycles)	\$10.00/Month
Stop Payments	\$25.00/Each
Third Party Telephone Loan Payment	\$10.00
Visa Gift Card	\$3.50/Card
Visa Travel Money	\$7.95
Western Union	\$40.00/Transfer
Western Union - International	\$40.00/Transfer plus Administrative Cost
Wire Notification/Research	\$5.00/Transfer
Wire Transfer:	
Incoming	\$5.00/Transfer
Outgoing	\$25.00/Transfer
International (U.S. or Foreign Currency)	\$50.00/Transfer

Revised 08/13/18