

## FEE SCHEDULE

Effective Date: February 1, 2012

All fees subject to change at any time.

<b>Automated Teller Machine (ATM)</b>	
ATM Return	\$30.00
Balance Inquiry	\$0.40
Transfer	\$0.40
Withdrawal	
Surcharge-Free Network	No Charge
All Other Networks	\$2.00

<b>Health Savings Accounts (HSA)</b>	
One-Time Setup Fee	\$25.00
Monthly Maintenance Fee	\$3.00 Per Month
Non-Sufficient Funds	\$30.00 Per Draft
Stop Payment	\$30.00 Per Request

<b>IRA Savings Accounts</b>	
Below \$100 Minimum Balance	\$10.00 Annually

<b>Loans</b>	
Late Payment	5% or \$10 Minimum, \$50 Max.

<b>Miscellaneous</b>	
Account History	\$3.00
Account Research	\$15/Hour, 1 Hour Minimum
ACH Return	\$30.00
ACH Stop Payment	\$30.00
Charge Off Re-Open Fee	\$50.00
Copy of Researched Transaction	\$3.00 Per Copy
Counter Checks	\$2.00 Per 4 Checks
Deposit Return Items	
Member's Returned Item	\$30.00
Third Party Returned Item	\$30.00
Empty Deposit Envelope Fee	\$30.00
Escheated Account	\$50.00
Gift Card Fee	\$4.50
Good Faith Extension Fee	\$30.00
International Currency Conversion	1% of Transaction
International Service Assessment	0.8% on all Visa Transactions
Legal Process/Levy	\$50.00
Official Checks	1st one Free, \$2.00 Each Thereafter
On US Check Exchange	\$5.00
Photocopy of Statement	\$3.00; Free via E-Statements
Quick Cash Money	\$2.00 + Actual Cost
Quick Change Coin Counter	3% Fee for Members 8% Fee for Non-Members

<b>Miscellaneous (continued)</b>	
Repossession Redemption Fee	\$100.00
Return Mail Fee	\$5.00
Transfer Fee (For staff assisted transactions that could be performed electronically)	\$1.00
Transfer, Western Union	Western Union Cost
Traveler's Checks	\$.50 Per \$100
Unable to Locate After 1 Year	\$5.00 Per Month
Uncollected Funds	\$30.00

<b>Money Market Accounts</b>	
Below Minimum Balance	\$20.00 Per Month
Below Minimum Withdrawal	\$20.00 Per Instance

<b>Outgoing Wire Transfers</b>	
Domestic	\$20.00
International	\$50.00

<b>Share Draft Accounts</b>	
Benefits Plus Account	\$6.00 Per Month
Bill Pay	No Charge
Check Cashing Fee (Waived if minimum balance requirement is met)	\$5.00
Copy of Share Draft	\$3.00 Per Draft; Free via E-Statements
Debit Card Rush	\$25.00
E-Statements	No Charge
Inquiry	\$1.00 Per Call
Inquiry through ART	No Charge
Non-Sufficient Funds	\$30.00 Per Draft
Pin Mailer Rush	\$25.00
Debit Card Purchase	No Charge
Replacement Debit Card	\$15.00 Per Card
Share Draft Printing	Varies
Stop Payment	\$30.00 Per Request

<b>Share Savings Accounts</b>	
Below Minimum Balance	\$5.00
Closed Account (Within 6 months of opening)	\$5.00
Inactive Account (1 Year)	\$5.00 Per Month