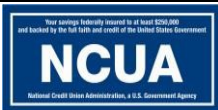


## FEE SCHEDULE

DESCRIPTION	FEE
<b>Account Fees</b>	
Returned Item Fee	\$20.00
Overdraft Privilege Fee	\$20.00
Overdraft Protection Transfer	\$5.00
Returned Deposited Item ‡	\$10.00
Stop Payment Fee	\$20.00
Inactive Account Fee (365+ days)	\$10.00
Reg D Fee <sup>≈</sup>	\$3.00
Rejected MICR	\$2.00
Counter Checks *	\$5.00
<b>Visa Debit Card &amp; ATM Fees</b>	
Replacement Card	\$10.00
Expedited Card (FedEx 2nd Day Air)	\$30.00
<b>Miscellaneous Fees</b>	
Account Research/Reconciliation (per hour)	\$25.00
ACH Transfer Setup Fee	\$10.00
ACH Transfer Change Fee	\$5.00
Wire Transfer (Domestic)	\$25.00
Wire Transfer (Foreign)	\$55.00
Cashier's Check ‡	\$3.00
Money Order ‡	\$3.00
Statement Copy (paper or electronic) ◊ ‡	\$5.00
Account History Reprint (per page)	\$0.10
Copy Fee (per page)	\$0.10
Fax Fee (per page)	\$0.25
Returned Undeliverable Mail ∞	\$5.00
Dormant Inactive Account ≠ †	\$10.00
Early Account Closure ¥	\$25.00
Cash Advance Fee ◊	\$7.00
Check Cashing Fee ◊	\$7.50
Notary Fee ◊	\$5.00
Legal Action/Levies/Garnishments	\$50.00



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*"Where Your Membership Matters"*



- <sup>≈</sup> Reg D limits savings withdrawals to six (6) per month.
- \* Free with new draft account; \$2.00 for sheet of four (4).
- ◊ Maximum five (5); research fee applies thereafter.
- ∞ Per item; maximum \$5.00 per month.
- ≠ Accounts with no activity for 365 days.
- † Waived for minor accounts.
- ‡ Waived for senior citizens 65 and over.
- ¥ Accounts closed within sixty (60) days.
- ◊ Applies to nonmembers only.

**All fees effective 12/1/17, and are subject to change.**