



Schedule of Fees and Charges

Share/Share Draft Accounts

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| Early Account Closure (less than 6 months)..... | \$25.00 |
| Rewards Checking..... | \$20.00/year |
| Interest Checking (fee waived with \$1,000 daily balance)..... | \$5.00/month |
| ACH Return/NSF..... | \$27.00 |
| Overdraft Privilege..... | \$27.00 |
| Dormant Account (account inactive for 12 months)..... | \$5.00/month |
| Bad Address..... | \$3.00/month |
| Overdraft Transfer from Savings..... | \$5.00 |
| Returned Deposit..... | \$10.00 |
| MyFund Withdrawal (excess of 2 per calendar year)..... | \$25.00 |

Safe Deposit Boxes

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|-------------------------|--------------|
| 3"h x 5"w x 21" d..... | \$12.00/year |
| 3"h x 10" w x 21"d..... | \$24.00/year |
| 5"h x 10"w x 21"d..... | \$38.00/year |
| 10"h x 10"w x 21"d..... | \$58.00/year |
| Re-key Box..... | \$30.00 |
| Drill Box..... | \$150.00 |

VISA Cards

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| ATM/Non CO-OP Surcharge..... | \$2.00 |
| Foreign ATM Exchange..... | 1% of transaction |
| Cash Advance Fee..... | 1.5% of transaction |
| Replacement VISA Card..... | \$10.00 |
| VISA Travel-Money Card Purchase..... | \$6.00 |
| VISA Travel-Money Card Reload..... | \$2.00 |
| VISA Gift Card..... | \$3.00 |

Assisted Services

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| Account Research..... | \$25.00/hour |
| Account Reconciliation..... | \$25.00/hour |
| ACH Origination Setup (outgoing)..... | \$25.00 |
| Cashier's Check/Money Order (waived when made to title company, yourself or consumer credit counseling company)..... | \$1.00 |
| Check, Statement, Research Copies..... | \$2.00/statement |
| Deposit Verification..... | \$5.00/letter |
| Fax (local)..... | \$3.00 |
| Fax (long distance)..... | \$5.00 |
| Foreign Check Cashing Fee..... | \$35.00 |
| Levy/Garnishment/Subpoena..... | \$25.00/hour |
| Notary Service (in excess of 5)..... | \$1.00/signature |
| Paper Statement Setup..... | \$5.00 |
| Stop Payment (single)..... | \$15.00 |
| Stop Payment (group)..... | \$30.00 |
| Wire Transfer (domestic)..... | \$20.00 |
| Wire Transfer (foreign)..... | \$45.00 |