

## FEE SCHEDULE

Effective: April 1, 2017

All fees subject to change at any time

<b>Automated Teller Machine (ATM)</b>	
Balance Inquiry	\$1
Transfer Funds	\$1
Withdrawal	
Surcharge-Free Network	Free
All Other Networks	\$2

<b>IRA Savings Account</b>	
Below \$100 Minimum Balance	\$10 annually

<b>Loans</b>	
Late Payment	5% or \$10 min / \$50 max

<b>Miscellaneous</b>	
Account History	\$3
Account Research	\$25 per hour, 1hr min
ACH Return/Stop Payment	\$30
ACH Loan Payment Phone Request	\$15
Charge Off Re-Open Fee	\$50
Copy of Researched Transaction	\$3 per copy
Counter Checks	\$2 for every 4
Deposit Return Items	\$30
Escheated Account	\$50
Good Faith Extension	\$25
International Service Assessment	0.8-1.0% for all International Visa Transactions
Official Check	\$5
On-Us Check Exchange	\$5
Quick Change Coin Counter	Free to members
	8% to non-members
Repossession Redemption Fee	\$100
Returned Mail	\$10 per month
Safe Deposit Box	3 x 5 - \$15 annually
	3 x 10 - \$30 annually
	5 x 10 - \$50 annually
	10 x10 - \$75 annually
Statement Copy	\$5; free via estatements
Statement Processing Fee	\$2 per month; exclusions apply
Transfer Fee / Balance Inquiry Fee	\$1
(for staff assisted transactions that could be performed electronically)	
Uncollected Funds	\$30

<b>Money Market Accounts</b>	
Below Minimum Balance	\$20 per month
Below Minimum Withdrawal	\$20 per instance

<b>Outgoing Wire Transfers</b>	
Domestic	\$25

<b>Share Certificates and IRA Certificates</b>	
All Share Certificates and IRA Certificates reissued at maturity will have the following penalties imposed for early withdrawals:	
<i>If your account has an original maturity of one year or less, the penalty we may impose will equal <u>three</u> (3) months dividends on the amount withdrawn subject to penalty.</i>	
<i>If your account has an original maturity of more than one year, the penalty we may impose will equal <u>six</u> (6) months dividends on the amount withdrawn subject to penalty</i>	

<b>Share Draft Accounts</b>	
Bill Pay	Free
Check Cashing Fee	\$5
Check Copy	\$5 per check; free via e-statements
E-Statements	Free
Inquiry through ART	Free
Non-Sufficient Funds	\$30 per draft
Replacement Debit Card	\$15 per card
Rush/Expedite Debit Card	\$25
Share Draft Printing	Varies
Stop Payment	\$30 per request

<b>Share Savings Accounts</b>	
Below Minimum Balance	\$5
Closed Account	\$5
(within 6 months of opening)	
Inactive Account (18 months)	\$5 per quarter