



<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>Membership and Teller Service</b>	
Membership Account Closed within 90 Days	\$25.00
Monthly Maintenance Fee	\$5.00
<ul style="list-style-type: none"> <li>- Fee waived with loan balance, or</li> <li>- Fee waived with \$1,500 combined deposit balances, or</li> <li>- Fee waived with e-statements, or</li> <li>- Fee waived with direct deposit (full paycheck), or</li> <li>- Fee waived if under 18/over 65 years of age.</li> </ul>	
Teller Check – per item	\$3.00
Money Orders – per item	\$2.00
NSF/Return Item Fee (paper or EFT)	\$29.00
Overdraft Advance – per item	\$29.00
Holiday Saver Withdrawal (other than maturity)	\$3.00
Outgoing Wire (domestic)	\$20.00
Outgoing Wire (international)	\$35.00
Wire Tracer/Amendments (at cost – minimum \$40)	\$40.00
Escheat Fee (no activity for 3 years)	\$2.00
Inactive Account Fee (no activity for 1 year) – per month	\$3.00
Notary Service (per signature)	\$15.00
Medallion Stamp (per document)	\$25.00
Excessive Savings Account Withdrawal (per item, more than 4 per month)	\$2.00
Return Mail Fee	\$3.00
Account Statement Copy	\$3.00
Mail/Fax Fee – per page	\$1.00
Rolled Coin Ordered/Deposited, per roll	\$0.15
<b>Debit Card Services</b>	
Debit Card and PIN (new accounts)	Free
Replacement Card (\$25 each after 3 <sup>rd</sup> replacement)	\$10.00
PIN Replacement	\$5.00
Deposit Adjustment	At Cost
Non-Co-op ATM Fee	\$1.00
<b>Checking Account Services</b>	
Check Printing	Varies by quantity, style and design
Photocopy of Cleared Check	\$3.00
Stop Payment (paper or EFT)	\$29.00
Special Handling (checks requiring manual posting, per item)	\$5.00
Automatic Overdraft from Savings or Line of Credit (per transfer)	\$1.00
Reopening Closed Checking Account	\$10.00

<b>Electronic Services</b>	
Online Banking	Free
Bill Payer Monthly Fee (Personal Accounts)	Free
Mobile Banking & Remote Deposit Capture	Free
<b>Miscellaneous</b>	
Research (per hour)	\$25.00
Real Estate Demand	\$30.00
Verification of Deposit	\$10.00
Loan Subordination	\$150.00
Reconveyance & Recording (fee is an estimate and varies by county)	\$105.00
Legal Processes (subpoena, levy, attachment, etc., per hour)	\$20.00
Rush Orders	At Cost
<b>Business Services</b>	
<i>The monthly maintenance fee for personal accounts does not apply to business accounts. All other fees above are applicable to business accounts.</i>	
<b>Business Savings</b>	
Minimum Opening Deposit	\$25.00
Monthly Fee	\$5.00
<ul style="list-style-type: none"> <li>- Fee waived with Business Checking, or</li> <li>- Fee waived with \$250 minimum balance</li> </ul>	
<b>Basic Business Checking</b>	
Minimum Opening Deposit	\$100.00
Monthly Fee	\$8.00
<ul style="list-style-type: none"> <li>- Fee waived with \$1,000 minimum balance</li> </ul>	
Number of Free Transactions per Month	50
Fee per Transaction (if more than 50 per month)	\$0.50
Cash Ordered (per \$100)	\$0.15
Rolled Coin Ordered/Deposited, per roll	\$0.15
<b>Business Interest Checking</b>	
Minimum Opening Deposit	\$100.00
Monthly Fee	\$15.00
<ul style="list-style-type: none"> <li>- Fee waived with \$5,000 minimum balance</li> </ul>	
Number of Free Transactions per Month	100
Fee per Transaction (if more than 100 per month)	\$0.25
Cash Ordered (per \$100)	\$0.15
Rolled Coin Ordered/Deposited, per roll	\$0.15