

## SCHEDULE OF FEES AND CHARGES

SHARE ACCOUNT FEES	
Dormant	\$2.50/Month Account inactive for six (6) months and balance is less than \$100.00. Dormant accounts will receive the fee until the balance reaches zero, at which time the account will be closed.
Account Closure	\$10.00/If account closed within (3) three months
New Membership Fee	\$10.00/One-time fee- Does not apply to Saplings Savings accounts. Reduced to \$5.00 if account opened in branch.
Certificate of Deposit Early Withdrawal Penalty	Terms of 12 months or less- 90 days of interest. Terms of 12 month or greater - 180 days of interest
HOLIDAY CLUB ACCOUNT FEES	
Early Withdrawal	\$5.00/Withdrawal
MONEY MARKET, PREFERRED, FEATURE, AND PREMIUM MONEY MARKET ACCOUNT FEES	
All Money Market low balance fee	\$5.00/Month If minimum average daily balance not met
Excess Withdrawal Fee	\$5.50/Withdrawal - In excess of four (4) per month
DRAFT ACCOUNT FEES	
Courtesy Pay	\$35.00/Item Courtesy Pay coverage at Credit Union discretion
Insufficient Funds (NSF)	\$39.00/Item (each submission/resubmission)
Sustained Overdraft (account overdrawn 15 business days)	\$25.00
Stop Payment	\$25.00/Item
Overdraft Transfer	\$12.00/Item
Check Copy	\$5.00/Item
Check Printing	Prices may vary depending on style.

OTHER SERVICE	OTHER SERVICE FEES
Skip-A-Pay Fee	\$35.00/each month skipped
Wire Transfer Incoming	\$10.00/Transfer
Wire Transfer Outgoing	\$20.00/Transfer
Wire Transfer Foreign	\$40.00/Transfer
Foreign Deposited Item	\$5.00 per item
Money Order	\$5.00/Money Order
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Paper Statements	\$5.00/month - members 70 + exempt
Statement Copy	\$5.00/Copy
Account Activity	\$2.00/Printout
Deposited Item Return	\$25.00/Item
Legal Process	\$50.00/Notice
Telephone Transfer (not audio response or ATM)	\$2.25/Transfer
Official Check Copy	\$5.00/Item
Check Payable Third Party	\$2.00/Check
Return Mail	\$5.00/Item
Foreign Item (plus correspondent fee)	\$5.00/Item
Bulk Coin	3% for members 5% non-member
Escheat	\$10.00
Official Check Stop Payment	\$25.00/Item
Low Balance Fee	\$5.50/Month
All accounts maintaining an aggregate average daily balance of less than \$350.00 during the month will be assessed this fee. Accounts with any of the following attributes are excluded from the fee:	
<ul style="list-style-type: none"> <li>Account opened for less than 90 days</li> <li>Saplings Savings</li> <li>Any open loans</li> <li>Under age 18 (primary account holder)</li> </ul>	<ul style="list-style-type: none"> <li>Open Active Share Draft account</li> <li>Closed loans within the last 9 months</li> <li>EFT deposit within the last 2 months</li> <li>ACH payroll deposit within the last 2 months</li> <li>Payroll Deposit</li> </ul>

EFT FEES	
Inactive Home Banking	\$5.50/Month - If inactive for 60 Days
Inactive Debit Card	\$5.00/Month – If no debit card transactions for 60 days
Other EFT Fees:	
Card Replacement	\$15.00
Insufficient Funds (NSF)	\$39.00/Item
Courtesy Pay	\$35.00/Item Courtesy Pay coverage at Credit Union discretion
Courtesy Pay ATM and One-time Debit (requires opt-in)	\$35.00/Item Courtesy Pay coverage at Credit Union discretion
NO FEES	
<ul style="list-style-type: none"> <li>Notary Services to our members</li> <li>Medallion Signature Guarantee to our members</li> <li>Copy of Share Draft – No fee on Home Banking</li> <li>Interim Statement – No fee on Home Banking</li> <li>Internal Funds Transfer</li> <li>Automated telephone inquiries</li> </ul>	
SHARE VALUE	
Par Value of One Share	\$ 5.00

