

FEE SCHEDULE

Effective May 1, 2010

Rates and Fees are Subject to change without notice.

Home Banking	FREE
Telephone Banking	FREE
Bill Pay	FREE
Bill Pay Inactivity Fee (defined inactive after 3 months)	\$7.00 per month
Overdraft Fee	\$28.00
- may be imposed in connection with checks, in person withdrawals, ATM withdrawals, or by other electronic means.	
Insufficient Check Charge	\$28.00
Check Order Charge	\$15.28 - \$25.00
Club Early Withdrawal Fee	\$10.00 per withdrawal
Account Closure Fee (defined as an account closed within the first 90 days)	\$25.00 per account
Check Cashing Fee	5%
Wire Transfer Fee-Incoming or Outgoing	\$12.00 each
Foreign Wire Transfer Fee-Incoming or Outgoing	\$40.00 each
Research and Balancing	\$15.00 per hour
Account Print Out	\$1.00 per page
Copy of Statement	\$5.00 per statement
Stop Payment Request	\$28.00
Copy of Check Request	\$1.50 each
Money Order Service Charge	\$5.00 each
Return Mail Fee	\$3.00
Return Deposit Item	\$3.00
Return Check Fee	\$28.00
ATM withdrawals at other institutions	4 free, then \$0.85 each
ATM withdrawals with a foreign card	\$3.00 each
VISA Late Fee	\$25.00
Credit Life/Disability Loan	Actual Cost
Loan Late Charge (min.= \$5,max.= \$100)	5% of payment
Debit Card Replacement	\$5.00
Inactivity Fee(defined as no activity for 6 months on any share or share draft)	\$5.00 per month
Dormancy Fee (defined as no activity for 24 months with balances <\$1,000)	\$5.00 per month
Subpoena/Levy/Garnishment	\$35.00 each
Copy/Fax Fee	\$1.00 per page
Credit Union Check or Official Check	
Payable to member	No Charge
Payable to someone else	\$5.00
Check Reissue/Merchant Check Replacement	\$5.00
Gift Cards	
VISA Gift Card	\$5.00
American Express Gift Card	\$5.00
Visa Travel Card	\$5.00
Reloadable Debit Card	\$5.00
Safe Deposit Boxes	
5x5	\$25.00 annually
3x10	\$30.00 annually
5x10	\$50.00 annually
10x10	\$100.00 annually
Fee to drill safe deposit box	Actual Cost
Fee replacement for safe deposit box key	Actual Cost