FEE SCHEDULE

Electronic Access Products	
Home Banking	FREE
Telephone Banking	FREE
Bill Pay	FREE

Member Service Products	
Bill Pay Inactivity Fee (defined inactive after 3 months)	$7.00 per month
Overdraft Fee - may be imposed in connection with checks, in person withdrawals, ATM withdrawals, or by other electronic means.	$28.00
Insufficient Check Charge	$28.00
Check Order Charge	$17.00 - $45.00
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
ATM Balance Inquiry Fee	$0.85 each
VISA Late Fee	$25.00
Business Account Service Charge	$12-$20 monthly
Copy/Fax Fee	$1.00 per page
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

Loan Products	
Mobile Home Title Application Fee	$20.00
Title Application Fee	$17.00
Mortgage Loan Application Fee	$350.00
UCC form	$20.00
Gap Insurance	$295.00
Carfax	$25.00
Mobile Home Value Assessment	$20.00
Tractor/Farm Equipment Assessment	$20.00

Rates and Fees are Subject to change without notice.

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
Reloadable Debit Card	$5.00
Visa Travel 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 / approx. $175
Fee replacement for safe deposit box key	Actual Cost / approx. $20

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