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Schedule of Fees and Charges

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Membership/Savings Related Fees:

Account History	\$5.00
Account Verification Request Form	\$10.00
Dormant Account Fee (24 Months of Inactivity)	\$50.00 per month
Membership Fee (Over 26)	\$10.00
Paper Statement (Mailed)	\$2.00
Paper Statement Customized (Large Print, Black Bars, Two Columns)	\$3.00
Savings Balance Below Minimum (below \$100.00 minimum)	\$10.00
Statement Copy	\$5.00

Checking Account Related Fees:

Check Copy	\$2.00
Check Order (Re-Order)	Varies by style and quantity
Overdraft Transfer – Excluding Line of Credit Loans	\$3.00 per transfer
Non-Sufficient Funds (NSF) – Excluding Debit Card Transactions	\$35.00 per item on available balance
Money Market Account (Below Minimum Balance)	\$6.00 per month

Loan Related Fees:

Amortization Printed	\$5.00
Home Equity Annual Fee	\$25.00
LoanPay Xpress (Credit or Debit Card)	\$10.00 per payment
Mortgage Loan Payoff Fax Fee	\$20.00
Skip/Interest Extension	\$30.00
Subordination Agreement	\$125.00

Credit/Debit/ATM Card Related Fees:

ATM Service Fee at Non-CO-OP Network Machines	\$1.00
Card Replacement	\$10.00
Rush Card Order (2-day)	\$20.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
VISA Credit Card Late Payment	\$20.00
VISA Credit Card Payment NSF Check	\$10.00
VISA Credit Card Statement Copy	\$5.00
VISA Gift Card	\$3.00
VISA Travel Money Card	\$5.00

General Fees:

A2A Setup Fee	\$5.00
ACH On-Demand Pending ACH Deposit	\$15.00
ACH Outgoing Setup Fee	\$15.00
Account Research	\$50.00 per hour
Copies	\$0.15 per page
Fax (Sent)	\$2.00
Fax Additional Pages (Sent)	\$1.00 per page
Foreign Currency Purchase	\$15.00 minimum (determined by amount)
Foreign Currency Exchange (Turning in Foreign Dollars)	\$50.00
Garnishment/Levy	\$25.00

Schedule of Fees and Charges (continued)

General Fees (continued):

Money Order	\$2.00
Cashier's Check	\$2.00
Phone Transfer	\$3.00
Safe Deposit Box Rental Fee	
• 3X5	\$30.00
• 3X10	\$45.00
• 5X10	\$60.00
• 10X10	\$95.00
Safe Deposit Box Key Replacement	\$10.00
Safe Deposit Box Drilling	\$200.00
Special Information Request (Look-Up)	\$10.00
Special Information Request (Copies)	\$2.00 per copy
Wire Transfer	\$20.00
Wire Transfer-Foreign	\$50.00

Fees are subject to change.