

2014 Fee Schedule - Effective January 1st

FEE CATEGORY	FEE AMOUNT
REGULAR SHARE - SAVINGS	
Closed Acct (Open less than 6 months)	NONE
Dormant Acct (Inactivity > 3 Years) Per Month	\$5.00
Excess Withdrawals Savings Acct > 4 month	\$1.00
CLUB ACCOUNTS	
Withdrawal Prior to Maturity or Early Redemption	NONE
Monthly Fee	NONE
Minimum Balance to Earn Interest	\$25.00
SHARE DRAFT - CHECKING	
Checking Account Monthly Fee	\$3.00
Return Check Fee (Per Item) - Our Member NSF, etc	\$30.00
Continuous Overdraft Fee (Per Day)	NONE
Overdraft Protection (From Shares) Per Occurrence	\$8.00
Stop Payment - 1 Item	\$25.00
Stop Payment - Range of Checks	\$30.00
MONEY MARKET ACCOUNTS	
Monthly Fee	NONE
Minimum Balance to Earn Interest	\$2,500.00
Excess Withdrawal Fee (After 4 in a Month)	NONE
ELECTRONIC PROCESSING (ACH, ATM, & VISA)	
Initial ATM/Debit Card	FREE
ATM/Debit Card Annual Fee	FREE
ATM, Debit, and Visa Card Replacement	\$7.00
Card Replacement - RUSH	\$50.00
ATM/Debit Card PIN Mailer	\$5.00
ATM/Debit Card Re-activation resulting from negative balance	\$5.00
ATM/Debit Card Overdraft	\$30.00
ATM Access Fee (8 free per month) after 8 per Month	\$1.00
ATM NSF (Return Deposit)	\$30.00
ATM/ACH Research (Any Research) Per Hour	\$25.00
ACH Return Fee (Per Item)	\$30.00
Western Union Money Transfer	\$20.00
Wire Transfer - Domestic Outgoing	\$20.00
Wire Transfer - Domestic Incoming	\$5.00
Wire Transfer - International Outgoing	\$40.00
Wire Transfer - International Incoming	\$10.00
Wire transfer phone confirmation	FREE
Internet Bill Pay Service (Per Month)	FREE
Internet Bill Pay Inactive Account (Per Month)	FREE
TERM SHARE CERTIFICATES	
Early W/D, depending on Term - Up to 3 months Int	Loss of Int
Lost Certificate of Deposit (Reprint CD)	FREE

FEE CATEGORY	FEE AMOUNT
MISCELLANEOUS FEES & CHARGES	
Fax Per Page	FREE
Notary - Member	FREE
Notary - Non Member	\$5.00
Returned Mail - Statement Incorrect Address	\$5.00
Account Reconciliation - Per Hour	\$25.00
Legal Process/Research of Records - Per Hour	\$25.00
Alternate Address	FREE
Consular Letter	\$10.00
Temporary Checks - Per Sheet of 4 Only	FREE
Debit Card Dispute of Valid Charges	\$20.00
Duplicate 1098 & 1099	FREE
Duplicate or Interim Statement	FREE
Hold Statement (Do Not Mail)	FREE
Remove Joint Owner from Account	FREE
Levy/Writ	\$50.00
PAYMENT PRODUCT	
Cashiers (Teller) Check	FREE
Cashiers (Teller) Check - Payable to Third Party	\$3.00
Gift Cards (ie, Visa)	\$3.50
Travelers Checks - 1 Person	2.00%
Travelers Checks - 2 Person	3.00%
LOANS	
Real Estate Loan App Fee	\$400.00
Consumer Loan App Fee (Refunded if Loan Approved and Accepted)	\$10.00
Loan Late Fee % Amount of Loan Balance, the greater of either ->	5% or \$10
Amortization Schedule	FREE
Coupon Book Replacement	\$5.00
HELOC Annual Fee	NONE
HELOC Overlimit Fee	NONE
Early Closing Fee (within first 12 months)	\$400.00
Appraisal Fee	FREE
Documentation Fee (Title, Legal, Flood, Superior Court)	FREE
Credit Report Fee	FREE
Research Loan History - Per Year	\$10.00
Written Request for Loan Payoffs	FREE
Home Equity Withdrawal/Denied	FREE
VISA CREDIT CARDS	
Annual Fee	NONE
Late Payment - Classic	\$15.00
Late Payment - Platinum	\$20.00
Overlimit Fee	NONE
Visa Statement Printout	NONE
Visa Application Withdrawn or Denied	\$5.00
Returned Check	\$20.00