

VII. FEE SCHEDULE

Holiday/Vacation Club Fees

- Early Withdrawal Fee \$10.00/Withdrawal

IRA Share Savings Fees

- Annual Maintenance \$15.00/Year
- Account Close Out \$15.00/Account

Account Fees

- NSF/Uncollected \$32.00/Item
- Negative Balance Fee \$32.00/Item
- Stop Payment \$20.00/Request
- Check Printing Prices may vary depending upon style

Other Service Fees

- Items Sent for Collection \$25.00/Item
- Wire Transfer Fee (Incoming) \$20.00/Transfer
- Wire Transfer Fee (Outgoing) \$20.00/Transfer
- International Wire Transfer (Outgoing) \$30.00/Transfer
- Teller's Check \$5.00/Check
- Certified Check \$10.00/Check
- AMEX Gift Check \$2.50/each
- Travelers Check No Charge
- AMEX Gift Card \$3.95/each
- Account Reconciliation \$25.00/Hour
- Account Research \$25.00/Hour
- Statement Copy Fee \$3.00 in Office / \$5.00 Mailed
- Deposited Item Return Fee \$25.00/Item
- Notary Service No fee for members
- Legal Process Fee \$25.00/Item
- Dormant Account Fee \$15.00/Month (after 1 year)
- ATM Withdrawal Fee 4 free per month (\$1.50 per trans in excess of 4)
- ATM/Debit Card Replacement \$10.00
- Transfer (not audio response or ATM) \$5.00/Transfer
- ACH/Debit Transfer \$5.00/Transfer
- Account Closure Fee \$5.00/Account
- Hold Mail \$5.00/Month
- Return Mail \$8.00/Month
- Third Party Check Issued \$5.00/Check
- Share Draft Copy \$1.00
- Money Order \$1.00
- Mortgage Satisfaction Preparation & Filing \$280.00

Share Value/Membership Fee

- Par value of one share \$10.00

To maintain Membership, Share Account Minimum balance is \$10.00 at all times.

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.