



REGULAR SHARE ACCOUNTS

- Statement copies \$ 1.00 per page
- Domestic wire transfers \$ 10.00 per wire
- Excessive share withdrawals \$ 3.00 per withdrawal after 2
- Dormant Account fee \$ 3.00 per month
- Return mail fee \$ 1.00 per month

MISCELLANEOUS FEES

- Long distance fax number \$ 1.00 per page
- Money orders \$ 1.00 each
- Safety deposit boxes \$ 35.00, 45.00, and 55.00
- Replacement safety deposit box key \$ 250.00
- Traveler's check card \$ 3.00 per card
- Gift card \$ 3.00 per card
- Account Levy & Garnishment Processing \$ 10.00 each
- Account research \$ 10.00 per-hour
- Coin Counting Exchange Machine Member 5% of the amount fee
Non-Member 10% of the amount fee

SHARE DRAFT ACCOUNTS

- Check copies \$ 4.00 per check
- Traditional Instant Debit Card \$ 5.00 per card
- Checkerboard Instant Debit Card \$ 10.00 per card
- NSF Items (checks, Ach, EFT, ATM) \$ 32.00 per check
- Stop payments \$ 32.00 per item
- Smart pay fee \$ 32.00 per item
- NSF Deposit returned check \$ 32.00 per check
- Balancing checkbooks (1 free) \$ 10.00 per hour
- Business accounts statement mail charge \$ 5.00 per month
- Smart Earner required balance fee \$ 10.00 per month
(Minimum balance \$1500.00)

HOLIDAY CLUB ACCOUNTS

- Early withdrawal fee \$ 25.00 per year

VACATION CLUB ACCOUNT

- Early withdrawal fee \$ 25.00 per year

HOME BANKING AND BILL PAY FEES

- Stop payment fee \$ 40.00 per item
- Investigation fee \$ 35.00 per investigation

CERTIFICATES OF DEPOSIT

- Early withdrawal fee 90 days interest

VISA CREDIT CARDS

- Returned Payment \$ 25.00 per check
- Late fee \$ 25.00 per month
- Replacement card fee \$ 10.00 per card

LOAN FEES

- Loan late fee after 15 day grace period 5% of payment amount
- Residential Mortgage Loans 4% of payment amount