

## **SCHEDULE OF FEES AND CHARGES \*\***

### **MISCELLANEOUS FEES:**

Cashiers Check (Payable to third Party)	\$2.00 Per Item
Duplicate Statements	\$2.00 Per Item
Wire Transfers- Outgoing Only	\$12.00 Per Item
Foreign Cable Fee	\$25.00 Per Item
Return Mail Fee	\$5.00 Per Quarter
Garnishments and Levies	\$25.00 Per Item
Escheats	\$50.00

### **SHARE AND SHARE DRAFT ACCOUNT FEES:**

NSF Non-sufficient Funds	\$25.00 Per Item
Returned Deposits	\$5.00 Per Item
Overdraft/ Share Transfer	\$2.00 Per Transfer
Check Copy	\$2.00 Per Copy
Stop Payment	\$25.00 Per Item
Checkbook Balancing	\$12.50 Per Hour
Monthly Service Charge (Share Draft Only)	\$2.00 Per Month
Early Closing Fee(within 90 Days)	\$25.00 Per Account
Below Share Balance (Shares Only)	\$3.00 Per Month
Dormant Fee	\$5.00 Per Quarter

### **AUTOMATED TELLER MACHINE (ATM) FEES:**

ATM Transaction	\$1.00 Per Transaction
ATM Balance Inquiry	\$1.00 Per Inquiry
ATM Replacement Card	\$5.00 Per Card
ATM Replacement Pin	\$3.00 Per Pin #
ATM Overdraft Transfer/Shares	\$2.00 Per Transfer
ATM Non-sufficient	\$20.00 Per Item
ATM Card Investigation**	\$30.00 Per Item

\*\*Processing Pictures from ATM Terminal.

### **AUTOMATED CLEARING HOUSE (ACH) FEES:**

ACH Non-sufficient Funds Fee	\$25.00 Per Item
ACH Overdraft /Transfer	\$2.00 Per Transfer

### **BILL PAY**

FREE Bill Pay\*

\* First three months free, \$3 Monthly fee for ten items. Additional item will be charged

\$.50. \*\* Increased fees effective July 1, 2009