

Fee Schedule

Revised November 17, 2009

| Description | Amount |
|---|---|
| Membership | |
| Dormant Account Fee | \$10 / qtr (If account is inactive more than 1year) |
| Early Account Closure | \$15 (If closed within 180 days) |
| Excessive Transaction Fee (Reg D) | \$10 ea. |
| Immigration - Status / Condition Letter | \$5 ea. |
| Low Balance-Single Service / Household | \$5 / mo (If aggregate savings/loans balances are < \$200) (ages 21 - 64) |
| Minimum Share Fee | \$5 / mo (If savings are less than \$25) |
| Verifications of Account | \$2 ea. |
| Account Services | |
| Account Reconciliation | \$15 / hr (\$10 minimum) |
| Returned Mail - Invalid Address | \$5 / mo. |
| Returned Card – Invalid Address | \$5/ card |
| Coin Counting Fee @ Select Branches | 3% |
| Copies - Account Statements | \$5 / mo. |
| Copies - Check or Receipt | \$5 / item |
| Copies - Faxes - Local | \$1 / page |
| Copies - Faxes - Long Distance | \$2 / page |
| Copy of Official Check | \$5 / item |
| Large Cash/Coin Withdrawals | \$0.50 / \$1,000 (withdrawals greater than \$5,000) |
| Research | \$25 / hr (\$25 minimum) |
| Rush Orders - Cards (ATM & Visa) | \$35 / card |
| Checks | |
| Cashiers / Official Checks | \$2 (If aggregate savings/loan balances are < \$5,000) One free per mo. |
| Check Card Inactivity Fee | \$2 / mo. (requires at least 1 check card transaction / month) |
| Check Cashing Fee | \$5 (If aggregate savings/loan balances are < \$1,000) |
| Counter Checks (Temporary) | \$5 per sheet of 4 (Initial 2 sheets of 8 free at account opening) |
| Member Account Checks | varies by style |
| Travelers Checks - Single Party | 2% of purchase |
| Travelers Checks - Two Party | 2% of purchase |
| Stop Payments | |
| Cashiers or Teller Checks (lost-stolen only) | \$15 / item |
| Electronic Funds Transfer (EFT) & ACH | \$15 / range |
| Member Checks | \$15 / range |
| Returned Checks & ACH | |
| Convenience Check Clearing | \$25 / item |
| Deposited Checks - Third Party | \$5 / item |
| Items Sent for Collection | 1% (minimum \$10 / item) |
| Courtesy Pay - Overdraft Protection | \$25 / item |
| Non Sufficient Funds - ACH/EFT | \$25 / item |
| Non Sufficient Funds - Checks | \$25 / item |
| Revoke Authorization - EFT/ACH | \$15 / item |
| Bill Pay | |
| Bill Pay | FREE (\$2.95 / mo If not used at least once per month) |
| Non-Sufficient Funds Bill Pay Transaction | \$25 / item |
| Wire Transfers | |
| Outgoing - domestic | \$10 (to Federal Reserve Affiliated Financial Institutions) |