

COMMON FEES

Under minimum share fee	\$1.00 per month
Transfer from savings to share draft/ checking to cover an overdraft (each occurrence)	\$10.00 per transfer
Stop payment (all items)	\$37.00 per item
Photocopy of draft	\$3.00 per item
Non-sufficient funds item	\$37.00 per item
Collection item processing	\$30.00 per item
Certified Check	\$5.00 per check
Deposited checks and other items returned unpaid	\$37.00 per item
Incoming wire transfer	\$10.00
Outgoing wire transfer	\$25.00
Account research	\$25.00 per hour
Copy of statement	\$5.00 per statement
Under minimum average daily balance money market fee	\$15.00
Late loan payment	\$37.00
Negative checking balance fee (after five consecutive business days)	\$10.00
Legal fees, Garnishments, Attachments, Tax Levies and/or Charge Off (per occurrence)	\$75.00
Non-Member check cashing fee	\$5.00
Collateral Protection Insurance (forced placement on collateralized loans)	\$50.00
Bank check fee	\$2.00 per check
Temporary checks	\$2.00 per check
Check by phone	\$5.00 per item
Late mortgage payment	5.0000% of payment
Late home equity loan payment	\$25.00
Subordination request fee	\$100.00
Mortgage deed release fee	\$50.00
Payoff letter for real estate loans	\$10.00
Verification of deposit	\$10.00
Dormant account (after six months of inactivity)	\$5.00

HOME BANKING/ BILL PAYER FEES

Bill Payer fee (if applicable)	\$9.95 per month
Bill Payer / Insufficient Funds (NSF)	\$37.00 per item
Bill Payer check copy	\$20.00 per item
Bill Payer stop payment fee	\$37.00 per item

ATM DEBIT CARD FEES

Replacement ATM or Debit Card	\$10.00 per card
Replacement PIN	\$10.00 per occurrence
VISA Credit Card Replacement	\$10.00 per card

There is a charge of \$1.00 for each withdrawal, transfer, point-of-sale, or inquiry in excess of five per month using your ATM or Debit Card.

*Fees are subject to change.