

<b>FEE SCHEDULE</b>	
<b>SHARE ACCOUNT FEES</b>	
Excessive Withdrawal	\$2.50/ Withdrawal in excess of 4 per month
Regulation D Violation	\$25.00/Violation
Return Mail	\$2.00/Item
Reopening Account	\$5.00/Occurrence
Overdraft	\$32.50/Item
NSF	\$32.50/Item
Stop Payment	\$32.50/Request
Overdraft Protection: Draft LOC	\$2.00/Transfer \$2.00/Transfer
<b>CHECKING ACCOUNT FEES</b>	
Overdraft	\$32.50/Item
NSF	\$32.50/Item
Stop Payment	\$32.50/Request
Overdraft Protection: Shares LOC	\$2.00/Transfer \$2.00/Transfer
Check Copy	\$7.50/Copy
Check Printing	Prices may vary depending upon style
Temporary Check	\$5.00 for 9 checks
Basic Checking Account Service	\$5.00/Month
Value Checking Account Service	\$7.50 if minimum balance not maintained
<b>BUSINESS CHECKING ACCOUNT FEES</b>	
Monthly Transaction Up to 10 Transactions 10 + Transactions	Free \$0.50
Overdraft	\$32.50/Item
NSF	\$32.50/Item
Stop Payment	\$32.50/Request
Overdraft Protection: Shares LOC	\$2.00/Transfer \$2.00/Transfer
Postdated Item Request	\$25.00/Request
Check Copy	\$7.50/Copy
Check Printing	Prices may vary depending upon style
Temporary Check	\$5.00 for 9 checks
Business Checking Account Service	\$5.00/Month

<b>OTHER SERVICE FEES</b>	
ACH Origination	\$15.00
Replacement of ATM/Debit Card	\$7.50/Card
Credit Card Rush	\$28.00
Debit Card or Pin Rush	\$17.00/Item
Account Research	\$20.00/Hour
Account Reconciliation	\$25.00/Hour
Wire Transfers – Domestic Incoming Outgoing	\$5.00/Transfer \$15.00/Transfer
Wire Transfer – International Outgoing	Up to \$100.00/Transfer
Money Orders	\$1.25/Each up to \$1,000.00.
Collection Items	\$20.00/Item
Gift Cards \$25.00 - \$100.00 100.01 - \$1,000.00	\$2.50 \$5.00
Tax Levy	\$25.00
Account Closure	\$5.00
Bulk Coin Deposit	10% of deposits
Teller Checks	\$5.00/Each if payable to other than account holder
Credit Card Cash Advance – non-member	3%
Check Cashing – non-member	\$15.00
Negative Balance (after 5 days)	\$5.00

The rates and fees appearing with 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.

