



Schedule of Fees and Charges

Share/Share Draft Accounts

Early Account Closure (less than 6 months).....	\$25.00
Rewards Checking.....	\$20.00/year
Interest Checking (fee waived with \$1,000 daily balance).....	\$5.00/month
ACH Return/NSF.....	\$27.00
Courtesy Pay.....	\$27.00
Dormant Account (account inactive for 12 months).....	\$5.00/month
Bad Address.....	\$3.00/month
Overdraft Transfer from Savings.....	\$5.00
Returned Deposit.....	\$10.00
MyFund Withdrawal (excess of 2 per calendar year).....	\$25.00

Safe Deposit Boxes

3" h x 5" w x 21" d.....	\$12.00/year
3" h x 10" w x 21" d.....	\$24.00/year
5" h x 10" w x 21" d.....	\$38.00/year
10" h x 10" w x 21" d.....	\$58.00/year
Re-key Box.....	\$30.00
Drill Box.....	\$150.00

VISA Cards

ATM/Non CO-OP Surcharge.....	\$2.00
Foreign ATM Exchange.....	1% of transaction
Cash Advance Fee.....	1.5% of transaction
Replacement VISA Card.....	\$10.00
VISA Travel-Money Card Purchase.....	\$6.00
VISA Travel-Money Card Reload.....	\$2.00
VISA Gift Card.....	\$3.00
Design Your Own Card (custom image).....	\$7.00
Gallery Image Card.....	\$4.00

Assisted Services

Account Research.....	\$25.00/hour
Account Reconciliation.....	\$25.00/hour
ACH Origination Setup (outgoing).....	\$25.00
Cashier's Check/Money Order (waived when made to title company, yourself or consumer credit counseling company).....	\$1.00
Check, Statement, Research Copies.....	\$2.00/statement
Deposit Verification.....	\$5.00/letter
Fax (local).....	\$3.00
Fax (long distance).....	\$5.00
Foreign Check Cashing Fee.....	\$35.00
Levy/Garnishment/Subpoena.....	\$25.00/hour
Notary Service (in excess of 5).....	\$1.00/signature
Paper Statement Setup.....	\$5.00
Stop Payment (single).....	\$15.00
Stop Payment (group).....	\$30.00
Wire Transfer (domestic).....	\$20.00
Wire Transfer (foreign).....	\$45.00