

SCHEDULE OF FEES AND CHARGES

SHARE ACCOUNT FEES	
Dormant	\$2.50/Month Account inactive for six (6) months and balance is less than \$100.00. Dormant accounts will receive the fee until the balance reaches zero, at which time the account will be closed.
Account Closure	\$10.00/If account closed within (3) three months
New Membership Fee	\$10.00/One time fee - Does not apply to Saplings Savings accounts. Reduced to \$5.00 if account opened in branch.
HOLIDAY CLUB ACCOUNT FEES	
Early Withdrawal	\$5.00/Withdrawal
MONEY MARKET, PREFERRED, FEATURE, AND PREMIUM MONEY MARKET ACCOUNT FEES	
All Money Market low balance fee	\$5.00/Month If minimum average daily balance not met
Excess Withdrawal Fee	\$5.50/Withdrawal - In excess of four (4) per month
DRAFT ACCOUNT FEES	
Courtesy Pay	\$35.00/Item Courtesy Pay coverage at Credit Union discretion
NSF	\$39.00/Item (each submission/resubmission)
Sustained Overdraft (account overdrawn 15 business days)	\$25.00
Stop Payment	\$25.00/Item
Overdraft Transfer	\$12.00/Item (not available for EcoDraft)
Check Copy	\$5.00/Item (not available for EcoDraft)
Infinity Share Draft Checking	\$5.00/Monthly Service Charge Primary Owner Age 50 to 64 - \$4.00/Month Age 65 or older no charge.
Check Printing	Prices may vary depending on style.
OTHER SERVICE FEES	
Skip-A-Pay Fee	\$35.00/Transaction
Wire Transfer	\$10.00/Transfer
Wire Transfer	\$20.00/Transfer

Foreign Wire	\$40.00/Transfer
Money Order	\$5.00/Money Order
Account Reconciliation	\$15.00/Hour
Account Research	\$15.00/Hour
Paper Statements	\$5.00/month - members 70 + exempt
Statement Copy	\$5.00/Copy
Account Activity	\$2.00/Printout
Deposited Item Return	\$25.00/Item
Legal Process	\$50.00/Notice
Telephone Transfer (not audio response or ATM)	\$2.25/Transfer
Reg D Limit Exceeded Fee (charged on withdrawals over 6 from a Share Savings, Preferred MM, Premium MM and Money Market account)	\$3.50 per transaction
Official Check Copy	\$5.00/Item
Check Payable Third Party	\$2.00/Check
*Prepaid Gift Cards	\$5.00/Card
*Reloadable Prepaid Debit Card	\$5.00/Card
*Reloadable Prepaid Travel Card	\$5.00/Card
*The cards, a program offered through Harland Clarke, also carry other fees which are charged to the card and are in the disclosure that accompanies the card. These fees are charged by the issuing bank and not the credit union.	
Return Mail	\$5.00/Item
Foreign Item (plus correspondent fee)	\$5.00/Item
Bulk Coin	3% for coin over \$200.00. Does not apply to Saplings Savings
Escheat	\$10.00
Official Check Stop Payment	\$25.00/Item
Low Balance Fee	\$5.50/Month
All accounts maintaining an aggregate average daily balance of less than \$350.00 during the month will be assessed this fee. Accounts with any of the following attributes are excluded from the fee:	

- Account opened for less than 90 days
- Saplings Savings
- Kiosk Savings
- Any open loans
- Under age 18 (primary account holder)
- Open Active Share Draft account
- Closed loans within the last 90 months
- EFT deposit within the last 2 months
- ACH payroll deposit within the last 2 months
- Payroll Deposit

EFT FEES	
ATM Withdrawal Fees (no fee for withdrawal at proprietary ATMs):	
Inactive Home Banking	\$5.50/Month - If inactive for 60 Days
Other EFT Fees:	
ATM Balance Inquiry	\$1.00/Inquiry
ATM Balance Transfer	\$1.00/Inquiry
Inactive Online Bill Pay	\$5.50/Month if inactive for 60 days
Reactivation Online Bill	\$5.00/Occurrence
Card Replacement	\$15.00
ATM NSF	\$39.00 per item
ACH NSF	\$39.00/Item
Inactive Debit Card	\$5.00/Month – If no debit card transactions for 60 days
Debit Card NSF	\$39.00/Item
Courtesy Pay	\$35.00/Item Courtesy Pay coverage at Credit Union discretion

- | NO FEES | |
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| <ul style="list-style-type: none"> • Notary Services to our members • Medallion Signature Guarantee to our members • Copy of Share Draft – No fee on Home Banking • Interim Statement – No fee on Home Banking • Internal Funds Transfer • Automated telephone inquires | |

SHARE VALUE	
Par Value of One Share	\$ 5.00

