

<b>Account Fees</b>	<b>Effective: March 1, 2017</b>
Exclusive Checking Maintenance Fee	1.95/per month if requirements not met for that month
Share Draft Maintenance Fee	\$1.95/per month
Second Chance Checking	\$5.00/per month
NSF Fee	\$30.00/per item
Returned Item Fee	\$30.00/per item
Stop Payment Fee	\$15.00/request
Check Printing Fee	Prices may vary based upon style
Copy of Interim Account Statement	\$2.00
Check Cashing Fee	\$5.00 per item on account balances less than \$500
Christmas Club Fees	\$15.00 on any activity other than scheduled payout
Closed Account Fees	\$5.00 fee for closing account within 90 days of opening
<b>Other Service Fees</b>	
Deposited Item Return Fee	\$30.00/item
Wire Transfer Fee Incoming & Outgoing	\$10.00/transfer
Dormant Account Fee	\$5.00/month, after one year and account under \$100.00
Overnight Express Fee	\$20.00
Phone Transfer Fee	\$2.00 per transaction
Cashier's Check Payable to 3rd Party	\$2.00 per check
Paper Statement Fee	\$2.00 per statement mailed
EZ Pay Solutions/Bill Pay Fee	\$4.95 per month
EZ Pay Solutions/Inactive Fee	\$5.95 per month
Returned Mail Fee	\$5.00
Foreign Items (ie.Canadian)	\$5.00 per item
International Wire Transfer Fee	\$40.00
ACH Origination (1X only)	\$5/transaction
IAT Transfers (International ACH Transfers)	\$1.00/transaction
<b>EFT Services</b>	
Card Replacement Fee	\$10.00 per card replaced
Overdraft Privilege Fee	\$30.00/item
ATM Transaction Fee	\$1.50 per transaction after six (6) in a calendar month
Over 6 electronic transactions from share account fee - Regulation "D"	\$5.00 per transaction over 6 per month
<b>Loan Services</b>	
Coupon Book	\$25.00 per book requested
<b>Share Value</b>	
Par value of one share	\$5.00