



Fee Schedule - Effective 5/5/2020

| Christmas Club | |
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| Account Withdraw | \$5.00 per withdraw |
| Share Savings Account Fees | |
| Excessive Withdraw | \$1.00 per withdraw after 3 per month |
| Early Closure Fee | \$20.00 if closed within 90 days of opening |
| DART Draft Account Fees | |
| Monthly Service Fee: | |
| Non-Direct Deposit | \$6.00 per month |
| Direct Deposit | \$3.00 per month |
| IRA Share Account Fees | |
| Administration Fee | \$10.00 |
| Share Draft Account Fees | |
| Overdraft fee | \$28.00 per item |
| Insufficient Funds Fee | \$28.00 per item |
| Return Item fee | \$28.00 per item |
| Stop Payment fee | \$28.00 per request |
| Share Draft Printing | Prices vary depending upon style |
| Check Copy | \$2.00 per item |
| Overdraft Transfer Fee | \$3.00 per transfer (\$50.00 increments) |
| Other Service Fees | |
| Online Payment & Pay by Phone | \$9.00 |
| Account Reconciliation | \$25.00 per hour |
| Account Research | \$20.00 per hour |
| Statement Copy | \$2.00 per copy |
| Deposit Item Returned | \$15.00 per item |
| Item Sent for Collection | \$5.00 plus cost of item |
| Outgoing Wire Transfer | \$15.00 per transfer |
| Certified Credit Union Check | 1st check free, \$3.00 per after |
| Money Order | \$1.00 per Money Order |
| Legal Process | \$25.00 per garnishment |
| Account Reopening | \$5.00 per account with 1 year of closure |
| ATM/Debit fees: | |
| Foreign ATM fee-Share Account | \$1.00 per transaction after 4 per month |
| Foreign ATM fee-Checking Account | \$1.00 per transaction after 8 per month |
| Transfer | \$.50 per item after 2 per month |
| Inquiry | \$.50 per item after 2 per month |
| ATM/Debit Car Reissue | \$5.00 per card |
| ATM/Debit Car Reissue | \$5.00 per PIN |
| Inactive and Abandoned Accounts | |
| Inactive Account - (less than \$10 in shares, no other sub-accounts and no transactions other than dividends in last 3 years) | |
| | \$10.00 per month |
| Abandoned Account - (no other sub-accounts, returned mail and not transactions other than dividends in 12 months) | |
| Safe Deposit Box Rental & Fees | |
| Annual Rental | 3x5 - \$10.00 annually |
| (Subject to Availability) | 5x5 - \$20.00 annually |
| | 3x10 - \$35.00 annually |
| | 5x10 - \$45.00 annually |
| Rental Fee Late Charge | \$25.00 if over 30 days past due |
| Duplicate Key (1 original key must be present) | \$20.00 per key |
| Drill Fee | Actual cost plus 15% |

Fees are subject to change without notice