

Schedule of Fees

General

Account History (since last statement)	\$3.00 Per Page
Collection Item Fee	Actual Cost
Overdraft Fee (From Shares)	\$2.00 Each
Overnight Mail Service	Actual Cost
Research Fee Statement	\$10.00 Per Hour
Copy Fee	\$3.00 Per Page
Stop Payment Fee	\$10.00 Each
Wire Transfers (Outgoing)	\$15.00 Each
Deposit Item Return Fee	\$10.00 Each
Deposit Item Adjustment Fee	\$2.00 Each
Dormant Account Fee*	\$2.00 Per Month
Check Copy Fee – Single	\$2.00 Each (2 Copies Per Statement)
Returned Item, Insufficient Funds	\$20.00 (Per Presentment)
Paid Item, Insufficient Funds	\$25.00 (Per Presentment)
Check Printing Charge	Actual Cost
Excess ATM Withdrawal Fee	\$1.50 Each
ATM or Debit Card Replacement Fee	\$15.00 Each

*Dormant account fee applies to accounts with a balance of less than \$100.00, no activity for 12 months and no other services.

Share/ Savings /IRA Accounts

Minimum Balance Fee	\$1.00 Per Month
Excess Withdrawal Fee	\$2.00 Per Month
IRA Withdrawal Fee	\$10.00 Each
IRA Administration Fee	\$12.00 Per Year
Cookie Jar Account Excess Withdrawal Fee	\$10.00 Per Year

Checking (Share Draft) / Money Market Accounts

Preferred Checking	\$5.00 Per Month
Service Fee waived with a minimum of \$2,500 aggregate or more on deposit in shares or Term Shares within the same member number when the fee is assessed OR automatic transfer for V1 loan payment from same account.	
Choice Checking	\$7.50 Per Month
Service Fee waived with a minimum of \$2,500 in the checking account when the fee is assessed OR automatic transfer for V1 loan payment on same account.	
20/20 Business Checking	\$7.50 Per Month
Service fee waived with a minimum of \$1,000 average daily checking account balance or \$100,000 aggregate average daily balance within the business membership account OR automatic transfer for V1 loan payment on the same account.	
Money Market	\$5.00 Per Month
Service fee waived with a minimum of \$2,500 in the money market when the fee is accessed. A \$2.00 excess withdrawal fee will be accessed when more than six (6) withdrawals are utilized in a month.	

Loans

Subordination Fee	\$40.00
Reconveyance Fee	\$100.00
Demand Statement Fee	\$30.00
UCC Release Fee	\$40.00
Loan Document Redraw Fee	\$50.00