

## 2021 Fee Schedule - Effective January 1st

FEE CATEGORY	FEE AMOUNT
<b>REGULAR SHARE - SAVINGS</b>	
Closed Acct (Open less than 6 months)	<b>NONE</b>
Dormant Acct (Inactivity > 2 Years) Per Month	\$3.00
Excess Withdrawals from Savings Acct (> 4 month)	\$1.00
<b>CLUB ACCOUNTS</b>	
Withdrawal Prior to Maturity or Early Redemption	<b>NONE</b>
Monthly Fee	<b>NONE</b>
Minimum Balance to Earn Interest	\$25.00
<b>SHARE DRAFT - CHECKING</b>	
Checking Account Monthly Fee	<b>NONE</b>
Return Check Fee (Per Item) - Our Member NSF, etc	\$30.00
Continuous Overdraft Fee (Per Day)	<b>NONE</b>
Overdraft Protection (From Shares) Per Occurrence	\$8.00
Stop Payment - 1 Item	\$25.00
Stop Payment - Range of Checks	\$30.00
<b>FEE CATEGORY</b>	
<b>FEE AMOUNT</b>	
<b>MONEY MARKET ACCOUNTS</b>	
Monthly Fee	<b>NONE</b>
Minimum Balance to Earn Interest	\$5,000.00
Excess Withdrawal Fee (After 4 in a Month)	<b>NONE</b>
<b>ELECTRONIC PROCESSING (ACH, ATM, &amp; VISA)</b>	
Initial ATM/Debit Card	<b>FREE</b>
ATM/Debit Card Annual Fee	<b>FREE</b>
ATM, Debit, and Visa Card Replacement	\$7.00
Card Replacement - RUSH	\$50.00
ATM/Debit Card PIN Mailer	\$5.00
ATM/Debit Card Re-activation resulting from negative balance	\$5.00
ATM/Debit Card Overdraft	\$30.00
ATM Access Fee (8 free per month) after 8 per Month	\$1.00
ATM NSF (Return Deposit)	\$30.00
ATM/ACH Research (Any Research) Per Hour	\$25.00
ACH Return Fee (Per Item)	\$30.00
Wire Transfer - Domestic Outgoing	\$20.00
Wire Transfer - Domestic Incoming	<b>FREE</b>
Wire Transfer - International Outgoing	\$40.00
Wire Transfer - International Incoming	\$10.00
Wire transfer phone confirmation	<b>FREE</b>
Internet Bill Pay Service (Per Month)	<b>FREE</b>
Internet Bill Pay Inactive Account (Per Month)	<b>FREE</b>
<b>TERM SHARE CERTIFICATES</b>	
Early W/D, depending on Term - Up to 3 months Int	Loss of Int
Lost Certificate of Deposit (Reprint CD)	<b>FREE</b>

FEE CATEGORY	FEE AMOUNT
<b>MISCELLANEOUS FEES &amp; CHARGES</b>	
Fax Per Page	<b>FREE</b>
Notary - Member	<b>FREE</b>
Notary - Non Member	\$5.00
Account Reconciliation - Per Hour	\$25.00
Legal Process/Research of Records - Per Hour	\$25.00
Alternate Address	<b>FREE</b>
Consular Letter	\$10.00
Temporary Checks - Per Sheet of 4 Only	<b>FREE</b>
Duplicate 1098 & 1099	<b>FREE</b>
Duplicate or Interim Statement	<b>FREE</b>
Hold Statement (Do Not Mail)	<b>FREE</b>
Remove Joint Owner from Account	<b>FREE</b>
Levy/Writ	\$50.00
<b>PAYMENT PRODUCT</b>	
Cashiers (Teller) Check	<b>FREE</b>
Cashiers (Teller) Check - Payable to Third Party	\$3.00
Gift Cards (Visa)	\$3.50
Travel Cards (Visa)	\$5.95
Travel Card Reload	\$2.00
<b>LOANS</b>	
Real Estate Loan App Fee	\$400.00
Consumer Loan App Fee (Refunded if Loan Approved and Accepted)	<b>FREE</b>
Loan Late Fee % Amount of Loan Balance, the greater of either ->	5% or \$10
Amortization Schedule	<b>FREE</b>
Coupon Book Replacement	<b>FREE</b>
HELOC Annual Fee	<b>NONE</b>
HELOC Overlimit Fee	<b>NONE</b>
Early Closing Fee (within first 12 months)	\$400.00
Appraisal Fee	<b>FREE</b>
Documentation Fee (Title,Legal,Flood,Superior Court)	<b>FREE</b>
Credit Report Fee	<b>FREE</b>
Research Loan History - Per Year	\$10.00
Written Request for Loan Payoffs	<b>FREE</b>
Home Equity Withdrawal/Denied	<b>FREE</b>
<b>VISA CREDIT CARDS</b>	
Annual Fee	<b>NONE</b>
Late Payment - Classic	\$15.00
Late Payment - Platinum	\$20.00
Overlimit Fee	<b>NONE</b>
Visa Statement Printout	<b>NONE</b>
Visa Application Withdrawn or Denied	<b>NONE</b>
Returned Check	\$20.00