

CHECKING FEES

OVERDRAFT	\$30.00 PER ITEM
NSF	\$30.00 PER ITEM
RETURNED ITEM	\$30.00 PER ITEM
STOP PAYMNET ON\OFF	\$30.00 PER ITEM
CHECK COPY	\$ 2.00 PER ITEM
CHECK WDL PER MAIL	\$3.00 EACH
SERVICE FEE	\$3.00 MONTHLY
CASHIER'S CHECK	\$2.00 EACH

SHARE FEES

EXCESSIVE WITHDRAWALS	\$5.00 per withdrawal in excess of (3) per month
CHRISTMAS CLUB EARLY WDL	\$7.00 EACH WDL

SERVICE FEES ON ALL ACCOUNTS

ACCOUNT RECONCILLIATION	\$25.00 PER HOUR
ACCOUNT RESEARCH	\$25.00 PER HOUR
STATEMENT COPY	\$8.00 PER STATEMENT
DEPOSIT ITEM RETURNED	\$30.00 PER ITEM
WIRE TRANSFER INCOMMING	\$15.00 EACH
WIRE TRANSFER OUTGOING / RETURNED	\$25.00 EACH
MONEY ORDERS	\$1.00 EACH
DORMANT ACCOUNTS	\$5.00 EACH MONTH
TELEPHONE TRANSFERS	\$5.00 EACH
CHECK WDL PER MAIL	\$3.00 EACH
STOP PAYMENT ON/ OFF	\$30.00 EACH
RETURNED STATEMENT	\$5.00 EACH
ACCT/ ACH HISTORY	\$3.00 PER MONTH
ACCT/ ACH HISTORY PER MAIL	\$5.00 PER MONTH
SERVICE CENTER TRANSACTION	\$3.00 PER VISIT
REJOIN FEE	\$10.00 EACH TIME
ACCOUNT CLOSED IN FIRST 6 MONTHS	\$25.00 EACH
CASHIER'S CHECK	\$2.00 EACH
ADDRESS CHANGE PER P.O.	\$2.00 EACH

ATM FEES

DENIALS	\$2.00 EACH
INQUIRES	\$2.00 EACH
TRANSFERS	\$2.00 EACH
SAVINGS WITHDRAWALS	\$2.00 EACH
CHECKING WITHDRAWALS IN EXCESS OF 5 PER MONTH	\$2.00 EACH