## Fee Schedule Effective September 1, 2016

Share Account Fees	
Early Account Closure (within 90 days)	\$25.00
Dormant Fee (at account closing 3 years)	\$25.00
Deposited Item Returned	\$10.00
Corporate Checks	
First 6 per month	Free
Each Check after 6 per month	\$1.00
Stop Payment	\$20.00
Copy of Paid Check	\$3.00
.,	\$3.00
Money Orders	£2.00
Fee per Money Order	\$2.00
Stop Payment	\$20.00
Copy of Paid Money Order	\$3.00
Share Draft (Checking) Fees	
NSF Item Returned	\$25.00
Paid NSF Item	\$25.00
Stop Payment	\$20.00
Account Reconcilement (per hour)	\$20.00
Copy of Paid Draft	\$3.00
Account History	\$2.00
Counter Checks (per check)	\$0.50
Overdraft Transfer Fee	\$2.00
ACH Overdraft Transfer	\$2.00
Manually Cleared Drafts	\$5.00
Reverse Auto Transfer	\$10.00
Deposited Item Returned	\$10.00
Check Orders	Price Varies
Home Banking Fees	Price Varies
Home Banking Fees None - free to membership	Price Varies
Home Banking Fees None - free to membership Mobile Banking Fees	Price Varies
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership	Price Varies
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership Bill Pay Fees	
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership	\$25.00
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership Bill Pay Fees	
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership Bill Pay Fees Insufficient Funds	
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership Bill Pay Fees Insufficient Funds Statement Fees Monthly/Quarterly Statements Exception: Home Banking users not enrolled	\$25.00 Free
Home Banking Fees None - free to membership Mobile Banking Fees None - free to membership Bill Pay Fees Insufficient Funds Statement Fees Monthly/Quarterly Statements Exception: Home Banking users not enrolled in e-Statements	\$25.00 Free \$2.00
Home Banking Fees         None - free to membership         Mobile Banking Fees         None - free to membership         Bill Pay Fees         Insufficient Funds         Statement Fees         Monthly/Quarterly Statements         Exception: Home Banking users not enrolled in e-Statements         Copy of Monthly Statement	\$25.00 Free
Home Banking Fees         None - free to membership         Mobile Banking Fees         None - free to membership         Bill Pay Fees         Insufficient Funds         Statement Fees         Monthly/Quarterly Statements         Exception: Home Banking users not enrolled in e-Statements         Copy of Monthly Statement         Consumer Loans	\$25.00 Free \$2.00 \$2.00
Home Banking Fees         None - free to membership         Mobile Banking Fees         None - free to membership         Bill Pay Fees         Insufficient Funds         Statement Fees         Monthly/Quarterly Statements         Exception: Home Banking users not enrolled in e-Statements         Copy of Monthly Statement         Copy of Monthly Statement         Reverse Auto Transfer	\$25.00 Free \$2.00 \$2.00 \$10.00
<ul> <li>Home Banking Fees</li> <li>None - free to membership</li> <li>Mobile Banking Fees</li> <li>None - free to membership</li> <li>Bill Pay Fees</li> <li>Insufficient Funds</li> <li>Statement Fees</li> <li>Monthly/Quarterly Statements</li> <li>Exception: Home Banking users not enrolled in e-Statements</li> <li>Copy of Monthly Statement</li> <li>Copy of Monthly Statement</li> <li>Reverse Auto Transfer</li> <li>Late Fee (payment is 15 days+ past due) 5%</li> </ul>	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementCopy of Monthly StatementReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment \$10.00
<ul> <li>Home Banking Fees</li> <li>None - free to membership</li> <li>Mobile Banking Fees</li> <li>None - free to membership</li> <li>Bill Pay Fees</li> <li>Insufficient Funds</li> <li>Statement Fees</li> <li>Monthly/Quarterly Statements</li> <li>Exception: Home Banking users not enrolled in e-Statements</li> <li>Copy of Monthly Statement</li> <li>Copy of Monthly Statement</li> <li>Reverse Auto Transfer</li> <li>Late Fee (payment is 15 days+ past due) 5%</li> </ul>	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementCopy of Monthly StatementReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment \$10.00
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementConsumer LoansReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF Overdraft Line of Credit TransferMortgage FeesOrigination Fee for Construction Loan	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment \$10.00 \$10.00
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementConsumer LoansReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF Overdraft Line of Credit TransferMortgage FeesOrigination Fee for Construction Loan First Mortgage Document Preparation	\$25.00 Free \$2.00 \$2.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$10.00
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementConsumer LoansReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF Overdraft Line of Credit TransferMortgage FeesOrigination Fee for Construction Loan First Mortgage Document Preparation Second Mortgage Document Preparation	\$25.00 Free \$2.00 \$2.00 \$10.00 \$10.00 \$10.00 \$10.00 \$300.00 \$200.00
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementConsumer LoansReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF Overdraft Line of Credit TransferMortgage FeesOrigination Fee for Construction Loan First Mortgage Document Preparation Second Mortgage Document Preparation Partial Release	\$25.00 Free \$2.00 \$2.00 \$10.00 of payment \$10.00 \$10.00 \$10.00 \$10.00 \$10.00 \$200.00 \$200.00
Home Banking FeesNone - free to membershipMobile Banking FeesNone - free to membershipBill Pay FeesInsufficient FundsStatement FeesMonthly/Quarterly StatementsException: Home Banking users not enrolled in e-StatementsCopy of Monthly StatementConsumer LoansReverse Auto TransferLate Fee (payment is 15 days+ past due) 5% Loan Payment Check Returned NSF Overdraft Line of Credit TransferMortgage FeesOrigination Fee for Construction Loan First Mortgage Document Preparation Second Mortgage Document Preparation	\$25.00 Free \$2.00 \$2.00 \$10.00 \$10.00 \$10.00 \$10.00 \$300.00 \$200.00

## Plastic Card Fees

Plastic Calu rees	
Visa <sup>®</sup> Credit Cards	
Copy of Statement	\$3.00
Card Replacement	\$15.00
Draft Copy	\$5.00
Insufficient Fund Payment	\$25.00
Late fee (20+ days)	\$25.00
Visa <sup>®</sup> Debit Cards	¥20.00
Card Replacement	\$15.00
Draft Copy	\$5.00
Visa <sup>®</sup> Credit and Debit Card Express Issue	\$5.00
Card and PIN	\$70.00
Card Only	\$50.00
PIN Only	\$50.00
Visa <sup>®</sup> Gift Cards	\$3.00
Travel Cards	\$9.95
	Ψ2.25
Safe Deposit Boxes	
Rental Fee <i>(per year)</i>	
3x5	\$25.00
5x5	\$35.00
3x10	\$40.00
5x10	\$55.00
10x10	\$75.00
Key Replacement	\$25.00
Box Drilling Drilling Charg	ge + 10%
Miscellaneous Fees	
Miscellaneous Fees Telephone Transfer (non Easy-Reach)	\$3.00
	\$3.00 \$25.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH)	
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt)	\$25.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S.	\$25.00 \$20.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S.	\$25.00 \$20.00 \$40.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires	\$25.00 \$20.00 \$40.00 Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour)	\$25.00 \$20.00 \$40.00 Free \$20.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH)	\$25.00 \$20.00 \$40.00 Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$10.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$10.00 \$5.00 \$5.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 Free Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 \$5.00 Free Free Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 Free Free Free \$0.25
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 \$5.00 Free Free Free
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost of research fee per hour and photocopies)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 \$5.00 Free Free Free \$0.25 \$50.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 Free Free Free \$0.25
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost of research fee per hour and photocopies)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 \$5.00 Free Free Free \$0.25 \$50.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost of research fee per hour and photocopies) Coin and Currency Zipper Bags No Forwarding Address Fee (per return)	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 Free Free Free \$0.25 \$50.00 \$5.00
Telephone Transfer (non Easy-Reach) Return of NSF Electronic Item (ACH) Outgoing Wires (per attempt) Within U.S. Outside of U.S. Incoming Wires Research Fee (per hour) Stop Payment Electronic Item (ACH) Canadian Checks \$500 or less More than \$500 Backup Withholding Setup Written Verification of Deposit-non SS Written Verification of Loan-non SS Notary Service (members only) Signature Guarantee (members only) Photocopies Less than 5 More than 5 (per page) Legal Process (liens, writs, levies, etc. plus cost of research fee per hour and photocopies) Coin and Currency Zipper Bags	\$25.00 \$20.00 \$40.00 Free \$20.00 \$20.00 \$10.00 \$15.00 \$10.00 \$5.00 \$5.00 \$5.00 Free Free Free \$0.25 \$50.00 \$5.00 \$3.00

## **Business Account Fees**

Premium Business Checking (per month)	\$5.00
Premium Plus Business Checking (per month)	\$10.00
Paper Statements (per month)	\$5.00
e-Statements	Free