

## FEE SCHEDULE

### Bylaw requirements:

A minimum balance of \$25.00 is required at all times in the primary share savings account. The first \$25.00 in shares cannot be used for overdraft protection or automatic loan payment transfers or ATM withdrawals.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

FEE SCHEDULE	
ATM cash withdrawal. Per Transaction Charge <b>after</b> Four (4) Free Transactions Per Month.	\$2.00
Replacement of ATM/Debit Card	\$20.00
Draft Printing (fee depends on style of draft ordered)	
Interim statement	\$2.00
Cashier's check (if under \$500.00)	\$2.00
Money Order	\$1.00
Deposited checks (and other items) returned unpaid	\$25.00
Overdraft transfer – each overdraft paid	\$20.00
Courtesy overdraft fee – each	\$30.00
Nonsufficient funds – each	\$30.00
Uncollected funds	\$20.00
Account research (one hour minimum)	\$100.00 per hour
Stop payments – each	\$20.00
Wire transfer (outgoing)	\$15.00
Foreign wire transfer	Fees vary
Copy of draft	\$4.00
Collection item (incoming)	\$25.00
Collection item (outgoing)	\$25.00
Return mail	\$1.00
Missing/Bad Address Fee	\$3.00 Per month
Inactive account	\$5.00 per month
Safety deposit boxes	Annual fee according to size
Visa International Service Assessment fee (This fee is charged for all international transactions regardless of where there is a currency conversion associated with the transaction)	1.00%

*Fee Schedule: Effective March 3, 2011.*



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