

Relationship Pricing Fees/Charges Schedule

Qualifying Services:

- Checking Account
- Personal Loans/Secured Loans/Overdraft Loan/Kwik Cash
- Money Market Account
- Mortgage Loans
- E-Statements
- Home Equity Line of Credit/2nd Mortgage
- Debit Card
- Investments
- Credit Card
- Secondary Market Loan
- Share Certificates
- IRAs
- Commercial Loans

- Card Savings with 2 Qualifying Services or minimum daily balance of \$500 _____ \$0.00/month
- Card Savings without 2 Qualifying Services or minimum daily balance of \$500 _____ \$5.00/month

- Open Savings with 2 Qualifying Services or minimum daily balance of \$500 _____ \$0.00/month
- Open Savings without 2 Qualifying Services or minimum daily balance of \$500 _____ \$5.00/month

- Seasonal Savings with 2 Qualifying Services or minimum daily balance of \$500 _____ \$0.00/month
- Seasonal Savings without 2 Qualifying Services or minimum daily balance of \$500 _____ \$5.00/month

- No Dividend Savings with 2 Qualifying Services or minimum daily balance of \$500 _____ \$0.00/month
- No Dividend Savings without 2 Qualifying Services or minimum daily balance of \$500 _____ \$5.00/month

Miscellaneous Service Fees/Charges Schedule

• Account Closed Within 90 Days of Opening	\$10.00
• Account Closed by Credit Union	\$50.00
• Cashier's Checks Payable to Third Party	\$2.00
• Credit Cards	Late Payment - Up to \$25.00 Cash Advance - \$15.00 Return Payment - Up to \$25.00
• Dividend Checking (balance under \$1,000)	\$5.00/month
• Duplicate Statement	\$5.00
• Duplicate Year End Interest Statement	\$1.00
• Early withdrawal KidsCount or Seasonal Savings	\$5.00
• E-Statement bad email address	\$5.00/month
• E-Statement change to paper statement	\$5.00
• FAX (Facsimile Service)	Within USA \$5.00/first sheet; \$1.50 each add'l To or from International \$10.00 first sheet; \$3.00 each add'l
• Foreign Item Deposit	\$10.00
• Foreign Item Returned Unpaid	\$30.00
• Garnishments/Levy	\$50.00
• Gift Money Envelopes	\$1.00
• Gift Cards (VISA)	\$3.50
• Health Savings Direct Transfer/Rollover Outbound Funds Fee	\$25.00
• Health Savings Early Close Fee (within 90 days of opening)	\$25.00
• Inactive Share Savings Account (2 years, 19+, \$100 or less)	\$5.00/month
• Inactive Sharedraft (12 months, \$100 or less)	\$5.00/month
• Internet Bill Payment: Inactive for 12 months	\$3.00/month
• Internet Bill Payment Check Fees	Overnight Check Delivery - \$19.95 Second Day Check Delivery - \$14.95 Second Day Electronic Delivery - \$4.95
• Member Account Research/Account Reconciliation	\$25.00/hour (1 hour minimum)
• Money Market/Share Premium under \$1,000	\$5.00/month
• Money Orders - Member	\$2.00
• Night Depository Bag	Zipper - \$5.00; Zipper & Lock - \$25.00
• Notary Service - Member	No Charge
• Overdraft Transfer from Savings	\$5.00
• Overdraft NSF item Paid Charge or Returned Charge (Returned Check or Electronic Debit for Non-sufficient Funds)	\$25.00
• Photocopies	\$0.20 each
• Photocopy of a Cashier's Check	\$3.00
• Photocopy of a Check	\$3.00
• Replacement Credit/Debit Card	\$10.00
• Retirement Direct Transfer/Rollover Outbound Funds Fee	\$25.00
• Retirement Early close Fee (closed prior to 90 days of opening)	\$25.00
• Return Deposit Item	\$10.00
• Return Mail Fee	\$7.00
• Safe Deposit Box Annual Fees	3X5: \$25.00 3X10: \$35.00 5X10: \$65.00 10X10: \$85.00 Late Payment - \$5.00/month (beginning one month from due date) Loss of Key - \$10.00 plus costs; Loss of Both Keys - \$20.00 plus costs
• Share Club Checking	Under age 55 - \$5.95/month Age 55 and older - \$3.95/month Each add'l insured - \$1.35/month
• Signature Guarantee - Medallion	\$10.00 per document
• Stop Payment	\$25.00 per request
• Telephone Transfer	\$5.00
• Temporary Checks	\$0.50 each
• Western Union Money Order	Domestic Only - \$40.00
• Wire Transfer Incoming	\$10.00
• Wire Transfer Outbound	In the USA - \$20.00