

FEE SCHEDULE

Effective as of 01/01/2016

Account Reconciliation	\$35.00 per hour
Account Verifications	\$3.00
ATM Withdrawal out-of-network	\$1.00
Card Replacement Fee - ATM, Debit, VISA	\$10.00
Check Re-Order	varies by style
Closed Account Fee (within 90 days of opening)	\$5.00
Closed Account Reinstated (within 90 days of closing)	\$15.00
Copy of Check	\$5.00
Debit Card Dispute - \$25.00 minimum per charge	NO FEE
Dormant Account (Balance less than \$200 & no activity for 12 months)	\$5.00 per month
Electronic Funds Transfer (EFT) from savings after first 3 transactions (limit 6/mo.)	\$3.00 each
FAX - within the USA	\$5.00
Foreign Check Fee	\$25.00
History Print Outs	\$1.00/page
IRA Account Transfer Fee	\$35.00
Levy/Garnishment of Account	\$40.00
Money Orders/Cashiers Check	\$3.00
Official CU Check/Cashiers Check (made payable to self)	NO FEE
Originations - One Time Occurrence	\$5.00
Originations - Recurring	NO FEE
Overdrafts (NSF Fee) - includes checks, EFT, ATM, ACH, and debit card transactions	\$35.00
Prime Choice Checking - if balance falls below \$1500.00 at any time during the month	\$15.00
Prime Share Plus - if balance falls below \$2500.00 at any time during the month	\$15.00
Returned Deposit Item - Business/Personal	\$15.00
Returned Mail	\$5.00
Statement Copies	\$5.00
Stop Payments - Checks, EFTs, and Originations	\$35.00
VISA Gift Card	\$5.00
Wire Transfers - Incoming	\$15.00
Wire Transfers - Outgoing Domestic	\$20.00

**By federal regulations, this account is limited to six monthly telephone or automatic transfers (including TTT) or pre-authorized withdrawals, of which three may be by checks to third parties.*

The above fees and services are not part of the Truth in Savings Disclosures and are subject to change without notice.