

<b>FEE SCHEDULE</b>	
<b>SAVINGS ACCOUNT FEES</b>	
IRA Savings Account Maintenance	\$20.00/Year
Holiday Savings Account Early Withdrawal	\$5.00/Withdrawal
Excessive Withdrawal	\$1.00/Withdrawal
<b>CHECKING ACCOUNT FEES</b>	
Overdraft	\$20.00/Item
NSF	\$20.00/Item
Returned Item	\$20.00/Item
Stop Payment	\$15.00/Item
Check Printing	Prices may vary depending upon style
Replacement Card	\$5.00 first time \$10.00 thereafter
Alternative Checking Account Service	\$5.00/Month if the minimum balance is not maintained or age 60+
Business Checking Service	\$5.00/Month if the minimum balance is not maintained
Deposited Item	\$0.07/Item over 200
Returned Deposit Item	\$5.00
<b>OTHER SERVICE FEES (applicable to all accounts)</b>	
Account Reconciliation	\$15.00/Hour
Statement Copy	\$1.00/Page
Automatic Transfer	\$3.50/Transfer
Microfilm of Check	\$2.00/Check
Deposited Item Return	\$20.00/Item
Wire Transfer:	
Domestic	\$10.00/Transfer
Foreign	Actual cost plus \$10.00
Western Union:	
Domestic	\$30.00/Transfer
Foreign	Actual cost plus \$10.00
Money Order	\$1.00/Money Order
Gift Card	\$3.50/Card
Statement Copies From Microfiche	\$5.00/Page
Late	\$15.00 if 15 days past due
Dormant Account	\$5.00/Month if inactive for 1 year or more
Fax (Incoming or Outgoing)	\$1.25/Page

<b>OTHER SERVICE FEES (applicable to all accounts) (continued)</b>	
Check Cashing	\$3.00
Bad Address	\$2.50
Any charges incurred on member's behalf will be passed on to that member.	
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
ATM	\$1.00/Item, 3 withdrawals per month without a charge
At other financial institutions fees would apply.	

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.