

Product	Fees Effective 8/1/09
Account Closed within 90 days of Opening	\$10.00
Account History - 1 Month (Printed)	\$2.00
More than 1 Month	\$3.00
Account Research by Staff (\$10 Minimum)	\$20/hour
ATM Withdrawal (Non Credit Union Card)	\$2.00
Bill Payer Service	N/C
Bill Payer-Expedited Service (Fed Overnight)	\$29.95
Cashiers Checks	\$1.00
Check Printing (prices vary with quantity)	Based on Style
Cleared Check Copy/Internet Banking Copy	\$2.00/\$0.00
Copies (Member/Police Requested)	\$0.25
Counter Check (after 2 per visit)	\$0.25
Faxing of Documents	\$1.00
Member Entrance Fee	\$1.00
Money Market withdrawal (after 3 monthly)	\$3.00
Money Orders (Third Party Payments)	\$0.50
Notary Service	N/C
Overdraft Transfer from Savings (after 3 monthly)	\$5.00
Overdraft-Electronic Trans (ACH, ATM, Debit, POS)	\$25.00
Overdraft-Courtsey Pay (Negative Balance Fee)	\$25.00
Overdraft-Share Drafts (NSF, uncollected)	\$25.00
PIN Reorder-ATM/Debit Cards	\$2.00
Replacement-ATM/Debit Cards (i.e. Lost)	\$2.00
Return Deposited Check Fee	\$5.00
Safe Deposit Box Drilled (Cost)	Approximately \$110.00
Safe Deposit Box Late Fee (after 30 days)	10%
Safe Deposit Box Rental (varies by size)	\$25 to \$95
Safe Deposit Replacement of Lost Key (Cost)	Approximately \$15.00
Share Account Withdrawal (after 5 monthly)	\$25.00
Signature Guarantees	N/C
Stop Payment: Share Draft and ACH (1 Item)	\$10.00
Stop Payment: Consecutive Stop Pays	\$15.00
VISA Gift Card (Max \$1000)	\$2.00
VISA Travel Card-Cost Initial/Reloads (Max \$3000)	\$2.00/\$2.95
VISA Travel Card-Withdrawals ATM/Balance Inquiry	\$1.50/\$.50
Western Union-Domestic (maximum \$1500.00)	\$20.00
Wire-Domestic (Fedline)	\$25.00
Western Unions/Wires-International	\$35.00

NOTICE REGARDING ATM FEES BY OTHERS - If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.