



## Fee Schedule

TRUTH-IN-SAVINGS DISCLOSURE SCHEDULE OF FEES & CHARGES (01/01/12)

### CHECKING ACCOUNT SERVICE FEES

All fees are per item unless otherwise stated

Canceled Check Copy Fee ( <i>Sharefax Generated only</i> )	\$ 3.00
Certified Check Fee	\$ 8.00
Stop Payment Fee	\$ 25.00
Phone Transfer Fee	\$ 4.00
<b>(No charge for S.T.A.R/Home Banking. First fee waived each month)</b>	
Non-Sufficient Funds Check Fee	\$ 28.00
Statement Reconciliation Fee (per hour -1st time free)	\$ 15.00
Starter Checks (per page of 4)	\$ 1.00
Courtesy Pay Fee	\$ 28.00
Money Market Account - Checks in amounts under \$100	\$ 10.00
Money Market Excess Check Clearing Fee	\$ 15.00
<b>(No charge on first 3 per month)</b>	

### CREDIT CARD SERVICE FEES

Late Charge (per month)	\$ 25.00
Sales Slip Copy Fee (per copy)	\$ 15.00
Replacement Credit Card Fee (per card)	\$ 10.00
Credit Card Annual Fee	NONE

### "CONVENIENT CHECKCARD" FEES

All fees are based per item

Local non-proprietary ATM Withdrawal Fee	\$ 0.75
National Network ATM Withdrawal Fee	\$ 1.50
ATM Account Transfer Fee	\$ 0.75
ATM Balance Inquiry Fee	\$ 0.50
<b>(No Charge on the first 4 per month)</b>	
Replacement ATM Card Fee	\$ 10.00
ATM Point of Purchase Fee	\$ 0.50

### MISCELLANEOUS FEES

All fees are per item unless otherwise stated

Stop Payment Fee	\$ 25.00
Stop Payment Release Fee	\$ 8.00
Cashier's Check Fee	\$ 8.00
Money Order Fee	\$ 0.50
Traveler's Cheque Fee (per \$100)	\$ 1.00
Statement/History Copy Fee	\$ 1.00
Collection Item Fee	\$ 15.00
Wire Transfer Fee (Domestic)	\$ 20.00
Wire Transfer Fee (Foreign)	\$ 55.00
Non-Sufficient Funds ACH Fee	\$ 28.00
Personal/Business Return Check Fee	\$ 28.00
Third Party Returned Check Fee	\$ 15.00
Credit Bureau Inquiry Fee (excludes mortgage loans)	\$ 20.00
Christmas Club Early Withdrawal Fee	\$ 5.00
Court Ordered Processing Fee	\$ 25.00
Incorrect Address Fee	
<i>(If mail is returned to Sharefax as undeliverable)</i>	
Coin Deposited in Excess of \$100 (excludes minors)	5% of Deposit
Monthly Minimum Balance Fee (excludes minors)	
<i>(If average total savings is &lt; \$50 &amp; no active loan)</i>	
Check Cashing Fee	\$ 5.00
<i>(If total savings is &lt; \$25 and no active loan)</i>	
Foreign Check Processing Fee	\$ 20.00
Check-by-phone	\$ 5.00
1st Mortgage Escrow Fee	\$ 125.00
Subordination Prep Fee	\$ 25.00
Negative Balance Fee (per item)	\$ 28.00
Multiple Check Withdrawals to 3rd Parties (per item)	\$ 2.00