

Free & Fee Disclosure

Member Par Value of Shares	\$ 5.00	Member Application Fee	FREE
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*\*Par value of one share is required for membership.*

**DEPOSIT ACCOUNTS**

**Savings Programs**

Regular Share Account (Par Value*)	\$ 5.00
Maintenance Fee	FREE
Transaction Fee	FREE
Multiple Sub Accounts (Preferred Shares and Club Accounts)	FREE
Dollar Dog Youth Savings Account	FREE
Insured Money Market	FREE
Certificate of Deposit (early withdrawal penalty based on term)	FREE
Individual Retirement Account (early withdrawal penalty based on tax law)	FREE
Health Savings Account	FREE

**Share Draft Program**

*~ One box of select PERSONAL check styles are FREE each year*

Maintenance Fee	FREE
Overdraft Protection	
Account Transfer Fee (Shares)	FREE
Account Transfer Fee (LOC)	FREE
Overdraft Privilege Fee (Transactions > \$5.00)	\$ 25.00
Cleared Check Copy	
Online	FREE
Print (First 2 are FREE)	\$ 1.50

**LOAN PROGRAMS**

**Better Choice Loan Program (Pay Day Alternative)**

Application Fee	\$ 24.95
Savings Benefit (% of Loan Amount)	10.00%

**Consumer Loan Program**

Application Fee	FREE
Processing Fee	FREE
Late Payment Fee (% of Payment)	5.00%

**VISA Card Program**

Application Fee	FREE
Annual Fee	FREE
Balance Transfer Fee	FREE
Cash Advance Fee	FREE
Foreign Transaction Fee (% of Transaction)	1.00%
Duplicate Card Fee	\$ 5.00
Card Replacement Fee (Lost or Damaged)	\$ 5.00
Late Fee	\$ 20.00

**Mortgage Program**

*~ Fixed Rate, Balloon, First Time Buyer, Home Equity, Construction & Vacant Land*  
Closing costs vary based on mortgage product.

**24-HOUR SERVICES**

**It's Me 247 - Online Banking**

Service Fee	FREE
Account Inquiry Fee	FREE
Account Transaction Fee	FREE
Account Maintenance Fee	FREE
Electronic Transfer Distribution/Maintenance Fee	FREE
Check Copy Fee	FREE
Check Withdrawal Fee	FREE
Check Stop Payment Fee	\$5.00
Dividend/Interest Statement Fee	FREE
eAlerts	FREE
eNotices	FREE
eStatements	FREE
Personal Financial Management (Money Desktop)	FREE
Personal Internet Branch (PIB) Security	FREE

**It's Me 247 - Text Banking**

Service Fee	FREE
Inactive Fee (per month)	FREE
Excessive (>15 per month) Texting Fee	\$ 0.05
It's Me 247 - Bill Payment	
Service Fee	FREE
Inactive Fee (per month)	FREE
Excessive (>20 per month) Transaction Fee	\$ 0.50
PayItNow - Person to Person (P2P) Transfer	FREE
Excessive (>20 per month) Transaction Fee*	\$ 0.50

*\*P2P transactions included in Bill Pay transaction count*

**ATM/Debit Card**

Annual Fee	FREE
PIN Reset Fee	FREE
Transaction Fee (Purchases)	FREE

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It's Me 247 - Mobile Banking	FREE	Withdrawal/Inquiry Fee	FREE
CU*Talk -Telephone Banking	FREE	Card Replacement Fee (Lost or Damaged)	\$ 5.00

**ADDITIONAL MEMBER SERVICES**

Direct Deposit/Payroll Processing	FREE	Safe Deposit Boxes	
Credit Counseling	FREE	3" X 10" Box Annual Fee	\$ 25.00
Financial Planning	FREE	5" X 10" Box Annual Fee	\$ 40.00
Confidential Document Destruction	FREE	10" X 10" Box Annual Fee	\$ 80.00
Accidental Death Insurance (first \$1,000)	FREE	Wire Transfers	
Notary Service	FREE	Incoming	FREE
Signature Guarantee	FREE	Outgoing (Domestic)	\$ 9.00
NADA Book Pricing	FREE	Outgoing (International)	\$ 25.00
Phone Transfers	FREE	Prepaid Cards	
Night Depository Service	FREE	VISA Gift Card	\$ 2.95
Shared Branching / Service Center Transactions	FREE	VISA Travel Card	
Coin Counter	FREE	Purchase Fee	\$ 5.00
Utility Payment Collection	FREE	Activation Fee	\$ 3.95
Cashier's Check	\$ 1.00	Reload Fee	\$ 5.00
Money Order	\$ 0.50	VISA Debit Card	
Fax Service		Purchase Fee	\$ 5.00
Incoming	\$2.00 first page, \$1.00 thereafter	Reload Fee	\$ 5.00
Outgoing (Domestic)	\$2.00 first page, \$1.00 thereafter	Itemized Account Statement	
Outgoing (International)	\$5.75 first page, \$3.75 thereafter	eStatement	FREE
Photocopy Service		Standard Paper Statement	FREE
Black & White Copy	First 10 FREE, 10¢ thereafter	Customized Paper Statement	\$ 0.50
		Archived Statement Copy	
		Online	FREE
		Print (per page)	\$ 1.00

**MISCELLANEOUS FEES**

Account Research (per hour)	\$ 15.00	Returned Deposit Item	\$ 5.00
Account Reconciliation (per hour)	\$ 15.00	Returned Mail	\$ 5.00
Closed Account (within 90 days of opening)	\$ 10.00	Stop Payment	\$ 5.00
Dormant Account (monthly)	\$ 2.50	Stop Payment Series (2+ items)	\$ 10.00
Escheat Processing	\$ 50.00	Transaction Receipt Mailing	\$ 1.50
Garnishment/Levy Processing	\$ 35.00	Wrong Address (quarterly)	\$ 5.00
Non-Sufficient Funds	\$ 25.00		