

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

<i>~ One box of select PERSONAL check styles are FREE each year</i>		
Maintenance Fee		FREE
Overdraft Protection		
Account Transfer Fee (Shares)		FREE
Account Transfer Fee (LOC)		FREE
Overdraft Privilege Fee (Transactions > \$5.00)	\$	19.53
Cleared Check Copy		
Online		FREE
Print (First 2 are FREE)	\$	1.50

LOAN PROGRAMS

Consumer Loan Program

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

Mortgage Program

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

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

24-HOUR SERVICES

It's Me 247 - Online Banking		It's Me 247 - Text Banking	
Service Fee	FREE	Service Fee	FREE
Account Inquiry Fee	FREE	Inactive Fee (per month)	FREE
Account Transaction Fee	FREE	Excessive (>15 per month) Texting Fee	\$ 0.05
Account Maintenance Fee	FREE	It's Me 247 - Bill Payment	
Electronic Transfer Distribution/Maintenance Fee	FREE	Service Fee	FREE
Check Copy Fee	FREE	Inactive Fee (per month)	FREE
Check Withdrawal Fee	FREE	Excessive (>20 per month) Transaction Fee	\$ 0.50
Check Stop Payment Fee	\$5.00	PayItNow - Person to Person (P2P) Transfer	FREE
Dividend/Interest Statement Fee	FREE	Excessive (>20 per month) Transaction Fee*	\$ 0.50
eAlerts	FREE	<i>*P2P transactions included in Bill Pay transaction count</i>	
eNotices	FREE	ATM/Debit Card	
eStatements	FREE	Annual Fee	FREE
Personal Financial Management (Money Desktop)	FREE	PIN Reset Fee	FREE
Personal Internet Branch (PIB) Security	FREE	Transaction Fee (Purchases)	FREE
It's Me 247 - Mobile Banking	FREE	Withdrawal/Inquiry Fee	FREE
CU*Talk -Telephone Banking	FREE	Card Replacement Fee (Lost or Damaged)	\$ 5.00

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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	\$ 19.53		