

SCHEDULE OF FEES AND CHARGES FOR ALL ACCOUNTS

Early Membership Closing Fee (first 90 days).....	\$5.00
ATM Withdrawals	Free
ATM Balance Inquiry.....	Free
Check Copies	\$2.00
Money Order Fee	\$2.00 each
Stop Payments	\$25.00
Wire Transfer Outgoing – Domestic.....	\$10.00
Wire Transfer Outgoing – International	\$50.00
Wire Transfer – Incoming.....	Free
Account Reconciliation and Research	\$10.00 per hour (min 1 hr.)
Statement Copies	\$5.00 per statement
Christmas Club Account (any withdrawal prior to November 1 st).....	\$10.00
Excessive Withdrawals/Transfers from Savings and Money Market Accounts (no more than six (6) per month).....	\$2.00 each above six (6)
Money Market Account (minimum monthly balance fee if less than \$500.00)	\$5.00 per month
Cashier's Check	\$2.00 after first one daily
Deposit Item or ACH – Returned Unpaid	\$15.00
Overdraft Transfer Fee from Share Account	\$4.00 per occurrence
NSF Return Item (Non-Sufficient Funds)	\$25.00 per occurrence
Courtesy Pay Fee (Automated Non-Return).....	\$25.00 per occurrence
Notary Service.....	Free
Debit Card.....	No Annual Fee
Card Re-Issued (First issue or to replace damaged card).....	Free
(Additional Card Replacements).....	\$5.00
Credit Card.....	No annual Fee
Credit Card Late Fee (per billing cycle).....	\$15.00
Dormant Account Fee (after six months of inactivity).....	\$5.00 per month
Return Mail Fee.....	\$5.00 per item
Levy and Garnishments	\$50.00
Subordination Fee	\$100.00

Fees accurate as of April 20, 2026