

FEE SCHEDULE
Effective July, 2011

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|--|---------------------------|
| Membership..... | \$ 1.00 |
| Notary Public..... | FREE |
| Wire Transfer (incoming, outgoing)..... | \$15.00 |
| Wire Transfer (International)..... | \$30.00 |
| Personal Checks..... | Per Catalog |
| Counter Checks (10 maximum)..... | each \$ 1.00 |
| NSF Fee..... | \$25.00 |
| Courtesy Pay..... | \$25.00 |
| Overdraft covered by savings..... | \$ 3.00 |
| Stop Payment..... | \$20.00 |
| Account Reconciliation/Research..... | per hour \$20.00 |
| Copy of Statement..... | \$ 5.00 |
| Copy of Cancelled Check..... | \$ 3.00 |
| Dormant Account (No activity for 1 year)..... | per month \$ 5.00 |
| Check Cashing Fee..... | \$ 3.00 |
| Western Union..... | \$25.00 |
| IRA Annual Maintenance Fee..... | \$10.00 |
| Deposited Item Returned..... | \$20.00 |
| Money Orders..... | \$ 1.00 |
| Address Change Fee (when you fail to notify us)..... | \$ 3.50 |
| Re-loadable Prepaid..... | \$ 3.95* |
| Funding Re-loadable..... | \$ 1.00 |
| Account Closure Fee (if closed within 1 year of opening)..... | \$ 5.00 |
| Visa Gift Card..... | \$ 3.95 |
| Club Withdrawal Penalty..... | \$10.00 |
| Account Verification..... | \$ 5.00 |
| Official Check Payable to 3 rd Party..... | \$ 5.00 |
| Reg. D..... | \$25.00 |
| Tax Levy/Garnishment/Subpoena..... | \$50.00 |
| Negative Balance Fee (if your balance falls to a negative amount any time during the month)..... | \$25.00 |
| Late Payment Fee (15 day grace period)..... | 5% of the monthly payment |

Any fees owed by you may be taken from any account on which you are an owner.

*Other Fees Apply