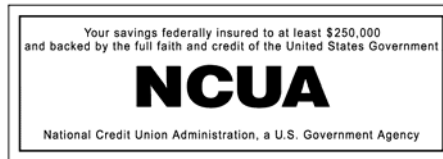


**LOCATIONS**

Franklin - Oil Region Credit Union

101 North 13<sup>th</sup> Street  
Franklin, PA 16323  
(814) 432-4091

25 East 1st Street  
Oil City, PA 16301  
(814) 676-4504



<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Closure	\$5.00 if account closed within 1 Year
Account Reconciliation/Research	\$20.00/Hour
Deposit Item Return	\$25.00/Item
Dormant Account	\$5.00/Month after 1 year(s)
Legal Process (tax levies, summons)	\$50.00
Money Order	\$1.00/Money Order
Statement Copy	\$1.00/Page (free on Home Banking)
Official Check payable to 3 <sup>rd</sup> party	\$5.00/Check
Western Union	\$25.00/Transfer
Wire Transfer (Incoming)	\$15.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Wire Transfer International	\$30.00
Account Verification	\$5.00
Counter Checks (10 max.)	\$1.00
Copy of Cancelled Check	\$5.00 (free on Home Banking)
IRA Annual Maintenance Fee	\$10.00
Address Change Fee	\$5.00/Month when you fail to notify us
Re-loadable Prepaid	\$3.95 Other Fees Apply
Funding Re-loadable	\$1.00
Visa Gift Card	\$3.95
Notary Public	Free
Financial Counseling	Free
<b>SHARE DRAFT ACCOUNT FEES</b>	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$30.00/Item
Overdraft	\$5.00/Item Covered by shares
Overdraft Protection	\$30.00/Item Courtesy Pay
Stop Payment	\$20.00/Request
<b>EFT FEES</b>	
Replacement Card	\$20.00
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Fresh Start Checking – Monthly Service Charge</b>	\$10.00
<b>Club - Early Withdrawal Penalty</b>	\$10.00
<b>Share - Reg. D</b>	\$25.00
<b>Loans - Late Payment Fee</b>	5.00% of the monthly payment/15 Day Grace Period