

Fee Schedule & Common Features

Service Charges

Check Printing	Fee depends on style of check ordered
Official Checks	\$2.00 after 1 st check
Deposited checks (and other items) returned unpaid	\$7.00
Overdraft protection transfer from savings - per transfer	\$2.00
Overdraft protection from line of credit - per advance	\$5.00
Check copy - per check	\$2.00
Change from e-statement to paper statement monthly charge (<i>accounts opened online only</i>)	\$2.00
Notary service for customers	\$5.00
VISA Check Card replacement	\$5.00
VISA Check Card PIN replacement	\$2.00
Safe Deposit Box key replacement	\$25.00
Safe Deposit Box drilling/repair	\$200.00
Transaction Limitation Fee (per item) <i>See Truth in Savings disclosure for limitations</i>	\$ 7.00
Do No Mail Request (per month)	\$10.00
Coin Machine fee	5% for customers – 10 % for non-customers
On Us Check Cashing for non-customers (over \$50.00)	\$5.00
Drafts/Checks Sent on Collection	\$30.00
Customer Directed Transfer (CDT)	\$2.00
An account is considered dormant if no contact from the depositor has been made for more than a 30 month period on a savings or time deposited account and a 12 month period on a checking account.	
Dormant monthly account fee	\$5.00
Overdraft fee per item	\$30.00
Return fee per item	\$30.00
Account research per hour	\$30.00
Stop payments (all items)	\$25.00
IRA/ROTH annual trustee fee	\$15.00

Wire Transfers

Wire transfers incoming	\$15.00
Wire transfers outgoing	\$30.00
Foreign wire transfers incoming	\$20.00
Foreign wire transfers outgoing	\$40.00

Additional Account Information

- **Daily balance computation method-** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Regulation D-** We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings.
- **Accrual of interest on noncash deposits-** Interest begins to accrue on the same day you deposit noncash items (i.e. checks).
- **Transaction limitation on a time account-** You may not make any deposit into your account before maturity, unless otherwise stated.
- **Automatic renewal of Certificate of Deposits-** Certificate of Deposits will automatically renew at maturity. You may prevent renewal if you give written notice or if you withdraw the funds in the account at maturity or within the grace period of ten calendar days. If you prevent renewal, interest will continue to accrue throughout the grace period at the same rate that we offer on new time deposits on the maturity date for the same term. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same that we offer on new time deposits on the maturity date for the same term. Minimum balance and other features may be changed at renewal based on the current account features for the same term. You will have ten calendar days after maturity to withdraw the funds without a penalty.