

SHARE ACCOUNT FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Members 19 years and older with balance of less than \$50.00 and no other services besides a primary share account	\$1.00 per month

SHARE DRAFT ACCOUNT FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Box of Checks	Prices vary by style
Overdraft	\$30.00
Overdraft Protection Plan	\$30.00
Stop Payment (Single Item)	\$30.00
Stop Payment (Multiple Items)	\$30.00
Postdated Draft	\$30.00
Photo Copy of Draft	\$5.00
NSF Preauthorized Withdrawal	\$30.00
Share Draft Reconciliation (per hour - 1 hour minimum)	\$10.00
Business Accounts	\$10.00 per month

HEALTH SAVINGS ACCOUNT FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Account Set Up Fee	\$25.00
Annual Fee (after the first year)	\$12.00
Card Replacement Fee (per card)	\$10.00

LOAN FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Loan Payoff Written Quote Fee	\$35.00
Gap Protection	\$450.00
Single Pay Note Application Fee	\$25.00
Loan Late Fee (After 10 Days Delinquent)	\$25.00
Real Estate Loan Late Fee (After 10 Days Delinquent)	5% of delinquent amount

OTHER FEES (APPLICABLE TO ALL ACCOUNTS)	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Returned Deposit Item	\$15.00
Returned ACH Origination Item	\$15.00
Returned International Deposit Item	\$30.00
Domestic Wire Out	\$15.00
International Wire Out	Rate Varies
Official Check Under \$500.00	\$1.00
Stop Payment Official Check	\$25.00
Photo Copy Official Check	\$10.00
Fax Service (First Page)	\$2.00
Fax Service (Each Additional Page)	\$1.00
Xerox Copy	\$0.10
Account History Printout (Per Month Included in Printout)	\$3.00
Statement Copy	\$3.00
Research Fee (30 minutes free - Additional time billed hourly with a minimum of one hour)	\$15.00
Returned Mail	\$3.00
Visa Gift Card	\$3.95
Levy/Garnishment Fee	\$15.00
Maintenance Fee Inactive Account	\$30.00
Foreign Drafts - U.S. Funds	\$10.00
Foreign Drafts - Non-U.S. Funds (Allow 4-12 weeks processing time)	\$25.00

ONLINE BILL PAYMENT FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
Overdraft	\$30.00
Stop Payment	\$30.00
Photo Copy	\$5.00

ELECTRONIC FUNDS TRANSFER FEES	
DESCRIPTION	PER ITEM FEE UNLESS SPECIFIED
ACH Origination Change Fee	\$15.00
Replacement Card (per card)	\$10.00
Rush Plastics Replacement Card	\$25.00
NSF Debit Card Transaction	\$30.00
NSF Preauthorized Withdrawal	\$30.00
Stop Payment on a Preauthorized Withdrawal	\$30.00

SAFE DEPOSIT BOX FEES	
DESCRIPTION	ANNUALLY
3 x 5	\$25.00
3 x 10	\$50.00
5 x 5	\$40.00
5 x 10	\$60.00
Lost Key	\$15.00
Drilling of Box	\$150.00
Late Payment (per month)	\$5.00