

## FEE SCHEDULE

### Savings Account Fees

- IRA Share Account Annual fee: ..... \$ 10.00 per year.  
(Waived if you also currently have an IRA Certificate Account.)

### Share Draft Account Fees

- Overnight Overdraft fee: ..... \$ 10.00 per day.
- NSF fee: ..... \$ 10.00 per item.
- Stop Payment fee: ..... \$ 10.00 per item.
- Share Draft Printing fee: ..... Prices may vary depending upon style. (The initial nominal order is provided free of charge.)

After a Share Draft account is closed, the member is responsible to pay the NSF fee for each of the next twelve (12) share drafts which try to clear the account.

### Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: ..... \$ 10.00 per hour. (1/4 hour increments, \$10.00 minimum). First time free.
- Account Research fee: ..... \$ 10.00 per hour.
- Statement Copy fee: ..... \$ 1.00 per page.
- Deposited Item Return fee: ..... \$ 5.00 per item.
- Wire Transfer (incoming) fee: ..... \$ 5.00 per transfer.
- Wire Transfer (outgoing) fee: ..... \$ 10.00 per transfer.
- International Wire Transfer fee: ... \$ 35.00 per transfer.
- Travelers Checks: ..... \$ 1.00 per \$100.00 of checks.
- Legal Process fee: ..... \$ 5.00.
- Account Closure fee: ..... \$ 10.00 if closed within ninety (90) days of opening.
- Cashiers Check fee: ..... \$ 3.00 per check after six (6) free per year.
- Account Overdrawn fee: ..... \$ 10.00 per day.
- Overdrawn Transfer fee: ..... \$ 2.00 per transfer.
- Payroll Check Cashing fee: ..... \$ 1.00 per check if there are not matching funds on deposit.
- Photocopy of Cashiers Check, Share Draft or Master Money Receipt fee: ..... \$ 2.50 per item after six (6) free per year.
- Foreign Check Collection fee: ..... \$ 20.00 per check. (minimum)
- Stop Payment for ACH Items fee: . \$ 10.00 per item.

If fees remain unpaid in an account over a month-end, we may close the account.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

### Electronic Funds Fees

- ATM Transaction at our ATM by our members ..... No Charge
- ATM and POS Transactions using your PIN Number, through the STAR/PLUS Networks ..... \$ 1.00/Each After six (6) free per month.
- Debit MasterCard transactions where no PIN is entered, but "Credit" is chosen ..... No Charge
- ATM Card Replacement fee: ..... \$ 5.00 per card.
- International ATM Transaction fee: ..... \$ 3.00 each.

Overdraft Procedures: If there are non-sufficient funds in your account and you have an overdraft loan account opened, the overdraft policies apply to the overdraft situation and the policies are detailed below. If you have reached the limit established for your overdraft loan or you do not have an overdraft loan, but there are sufficient funds in your regular savings account for an automatic transfer to your share draft account, then we will transfer the amount necessary to cover the item(s) being presented that day and charge your account a \$2.00 transfer fee. See the Membership and Account Agreement for the limitations on preauthorized transfers. After the preauthorized transfer limit is reached, any draft(s) or electronic debits presented could be returned and a fee of up to \$10.00 per item could be charged. You can avoid the overdraft fees for the share draft and Master Money Card purchase(s) posted that day only by presenting the Credit Union with enough cash or payroll check to cover the overdraft condition before the close of business on the day the share draft(s) or Master Money Card purchase(s) are presented and overdraw your account. There will be a \$10.00 overnight overdraft fee charged when enough funds to cover the share draft(s) or Master Money Card purchase(s) overdraft are received after close of business the day the share draft(s) or Master Money Card purchase(s) overdraw your account and before opening for business the next day through an employer electronic direct deposit to your account. The share draft(s) overdrawn your account the previous day will not be returned in this case. This exception does not apply to electronic direct debits that overdraw your account, as these are posted prior to opening each day. Therefore, only an electronic direct deposit that is posted at the same time as any electronic direct debits will prevent these items from overdrawn the account.

If you overdraw your account through an ATM transaction, MasterMoney Card purchase or electronic direct debit, we will do one of the following, and in the following order.

1. Transfer from a share draft account with overdraft protection if there is available credit on the overdraft loan, or
2. Transfer available shares from one of your other suffixes and charge a \$2.00 overdraft transfer fee, or
3. Charge your account a \$10.00 account overdraft fee for the MasterMoney Card purchases and ATM withdrawals overdrawn your account and the items will not be returned. The electronic direct debits will be returned and you will be charged \$10.00 per electronic direct debit that is returned.

Overdraft Loan Policy: Those members approved for an overdraft loan account will be subject to the following policies: Share Draft/Overdraft advances will be made in \$100.00 increments, up to the limit established for your accounts. A \$50.00 payment, or the payoff, whichever is less, will be due at month end and transferred automatically from the Share Draft account, if available, to the overdraft loan account. See separate agreement for further details.