

Fee Schedule

Our standard fees are shown. The fees that apply to your account may differ depending on your Relationship Power level.

PRODUCT FEES

Bill Payment Fee.....	FREE
If no bill paid	\$ 4.95/mo
Business Checking fee.....	\$ 10.00/mo
Cashier's Check (Teller Check to 3rd Party)	\$ 5.00
Check Printing.....	varies depending on design
COIN	5% of deposit
Gift Checks.....	\$ 2.00
Gift Cards	\$ 3.95
Money Orders.....	\$ 3.00

SAFE DEPOSIT BOX*

Safe Deposit Box 3X5.....	\$ 25.00
Safe Deposit Box 5X5.....	\$ 35.00
Safe Deposit Box 3X10.....	\$ 50.00
Safe Deposit Box 5X10.....	\$ 75.00
Safe Deposit Box 10X10.....	\$125.00
Safe Deposit Box Late Fee.....	\$ 5.00
Safe Deposit Box Security Key Deposit	\$ 10.00

TRAVELERS CHEQUES

Single-User Travelers Cheques (per \$100).....	\$ 1.50
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SERVICE/MAINTENANCE FEES

Account Reconciliation/Research per Hour.....	\$ 20.00 (\$20.00 min)
ACH Originated Fee	\$ 10.00
ATM Withdrawal (after 10 free/mo).....	\$ 1.50
ATM Foreign Card Surcharge Fee	1% of transaction or \$2.00 whichever is more
Closed Account Fee < 90 days	\$ 10.00
Courtesy Pay.....	\$ 30.00
Dormant Account Fee - 12-36 mos.	\$ 5.00/mo
Dormant Account Fee - 37-60 mos.	\$ 25.00/mo
(Waived for members 18 and under, CD's, IRA's & Members w/aggregate bal > \$5000.00.)	
Duplicate Statement.....	\$ 5.00
Paper Statement (e-member)	\$ 5.00
Documents.....	\$ 1.00/page
Foreign Collection	\$ 5.00
Garnishment/Levy.....	\$ 50.00
Late Loan Payment Fee.....	\$ 5.00

or 5% of payment whichever is more

Fee Schedule (continued)

Notary - Members Only	FREE
Notary - Non-members	\$ 5.00
Original Check fee.....	\$ 5.00
Overdraft fee.....	\$ 30.00
Overdraft Privilege Late Fee	\$ 10.00/occurrence after 10 days account overdrawn
Premium Checking <\$10,000	\$ 17.50/mo
Photocopy of Paid Check	\$ 2.00
Replacement ATM Card/Check Card 1st FREE.....	\$ 5.00
Replacement Debit Check Card on the spot.....	\$ 15.00

Return Items

Deposited/Cash Check/Loan Pmt. return (own check)	\$ 30.00
Deposited/Cashed Check/Loan Pmt. return (3rd Party) ...	\$ 5.00
NSF - Checks, ACH or Bill Payment.....	\$ 30.00
Uncollected Funds - Checks, ACH or Bill Payment	\$ 30.00

Return Mail.....	\$ 2.00
Rush Delivery Fee	Courier rate
Safe Deposit Box - Drilling	Locksmith Cost
Share Account Balance <\$5.00	\$ 1.00/mo
Stop Payment (Teller Check, Checks, ACH or Bill Pay)	\$ 25.00
Verification of Account Letter	\$ 25.00

WIRES (Outgoing)

Domestic.....	\$ 20.00
International.....	\$ 50.00

Fees current as of April 2007 and are subject to change.

*Subject to availability.