

# Services & Fees

Effective 10/31/2009

## SHARE DRAFTS (Checking)

Minimum to Open	\$25.00
Stop Payment Orders (each 180 days)	20.00

## SHARES (Savings)

Minimum to Open	\$25.00
Excessive Withdrawal Fee (over 6/month)	5.00

Closing & Re-opening Fee (Accts open less than 90 days or re-opened within 90 days of closing) 10.00

IRA's

IRA Annual Fee FREE

Minimum Deposits 50.00

## ATM AND DEBIT CARD FEE SCHEDULE

Original Issue Fee (first card) Free

Annual Fee Free

Replacement Card Fee (Lost or abused Card) 5.00

Balance Inquiry .50

Share and/or Share Draft (more than 10 per month) .50

Out of NETWORK (NON-TRANSFUND) Withdrawals 1.00

VISA Debit Card - card capture fee for fraud 75.00

## MISCELLANEOUS FEES & CHARGES:

Official Check (Under \$500.00) 2.00

Special Mailing Fee 2.00

Money Orders 1.00

American Express Travelers Checks (Single) 1% of Face Amount

American Express Travelers Checks (Double) 2% of Face Amount

Wire Transfers:

• Outgoing 20.00

• Incoming 5.00

Draft Photo Copies 2.50

S -SD Transfer (cover O.D.) 5.00

Insufficient Check 25.00

Photo Copy of Statement 3.00

Account History (Printout per month) 1.00

Account Inquiries by "ACCESS 24" FREE

Account Inquiries by "Internet Access" FREE

Third Party Collection Items 10.00

Return Deposit Items (dep. or loan pmt. items) 15.00

Account Reconciliation (per hour) 10.00

Levies & Garnishments 20.00

Duplicate Lien Release 10.00

Written Account Verification 5.00

Return Statement Fee 5.00

Dormant Acct Monthly Maintenance Fee 5.00

1098 & 1099 Duplicate Copies 5.00