

# Services & Fees

Effective January 19th 2012

## SHARE DRAFTS (Checking)

Minimum to Open	25.00
Stop Payment Orders (each 180 days)	20.00
Temporary Checks 5 free with new account \$1.00 thereafter	1.00
3 <sup>rd</sup> Party Check - Deposit	Fee 4% or minimum of \$2.00

## 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)	10.00
Balance Inquiry	1.00
Share and/or Share Draft (more than 10 per month)	1.00
Out of NETWORK (NON-TRANSFUND) Withdrawals	3.00
VISA Debit Card - card capture fee for fraud	75.00
International Transaction Fee	3% of amount

## MISCELLANEOUS FEES & CHARGES:

Official Check	2.00
Special Mailing Fee	2.00
Money Orders	1.50
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	5.00
Online E Statements "Free"	FREE
Account History (Printout per month)	1.00
ACH International Transaction Fee	3% of amount
Account Inquiries by "ACCESS 24"	FREE
Account Inquiries by "Internet Access"	FREE
Online Bill Pay	FREE
Third Party Collection Items	15.00
Return Deposit Items (dep. or loan pmt. items)	25.00
Account Reconciliation (per hour)	10.00
Levies & Garnishments	30.00
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