

Schedule of Fees and Charges

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|---|------------------------------------|
| Account activity printout/draft copy..... | \$3.00 per page |
| Account balancing assistance/research..... | \$30.00 per hour (\$10.00 minimum) |
| Account levy..... | \$75.00 each |
| Account closed within first 180 days..... | \$25.00 |
| ATM withdrawal (Out of network)..... | \$2.00 each |
| Below minimum par value..... | \$10.00 per month |
| Check cashing*..... | 1% of check amount |
| Check printing..... | Varies by style of check |
| Check by phone..... | \$7.50 each |
| Coin counting machine..... | 3% of total coin amount counted |
| Collection draft (domestic)..... | \$10.00 each |
| Collection draft (foreign)..... | \$30.00 each |
| Corporate check (payable to 3rd parties)..... | \$5.00 each |
| Direct Spending monthly service fee..... | \$5.00 per month |
| Empower Checking monthly service fee..... | \$20.00 per month |
| Excessive withdrawal..... | \$5.00 each |
| Gift cards..... | \$3.95 each |
| Holiday Club early withdrawal fee (except for withdrawals made between November 1st & December 31st)..... | \$10.00 each |
| Money Market check fee (after 3 checks each month)..... | \$10.00 each |
| Money Market minimum balance fee..... | \$10.00 per month |
| Money order..... | \$3.00 each |
| Non sufficient funds..... | \$35.00 each |
| Overdraft paid..... | \$35.00 each |
| Overdraft transfer..... | \$5.00 each |
| Paper statement fee..... | \$5.00 per mailed statement |
| Prime Spending minimum balance fee..... | \$9.00 per month |
| Replace lost check card..... | \$7.50 each |
| Return deposit item..... | \$35.00 each |
| Special statement handling/warehousing..... | \$10.00 per month |
| Statement copy..... | \$5.00 each |
| Stop payment ACH or draft..... | \$30.00 each |
| Summer Savings early withdrawal fee (except for withdrawals made between June 1st & August 31st)..... | \$10.00 each |
| Temporary checks (4 checks to a page)..... | \$2.00 per page |
| Transfer fee (between Credit Union and another financial institution) | |
| Standard (2-3 business days)..... | Free |
| Premium (next business day)..... | \$20.00 |
| Undeliverable mail (Returned mail/Bad address)..... | \$10.00 per month |
| Western Union..... | \$15.00 each |
| Wire transfer (domestic outgoing)..... | \$20.00 each |

* Waived; (1) during the first 6 months of membership; (2) when aggregate average daily balance exceeds \$500.00; and (3) You maintain 2 or more accounts.