

**IMPORTANT ACCOUNT INFORMATION:
PLEASE RETAIN FOR YOUR RECORDS.**

SCHEDULE OF FEES AND CHARGES – Effective: May 10, 2010:

MEMBER SAVINGS ACCOUNT

Minimum Balance Fee (charged on Member Savings, Trust or Association accounts with balances less than \$100.00 and no other services. Excludes Student Savings account)	\$10.00/month
Money Market Savings Account Low Balance Fee (minimum daily balance falls below \$2,500)	\$20.00/month
Super Savers Account – Minimum Balance Fee (charged on Super Savers account with a minimum average daily balance less than \$500.00)	\$20.00/month

CHECKING ACCOUNT SERVICES

Money Market Check Option Account Low Balance Fee (minimum daily balance falls below \$2,500)	\$20.00/month
Value Checking Account Low Balance Fee (minimum daily balance falls below \$500)	\$20.00/month
<u>Overdrafts, Rejected Items & Other</u>	
Non-Sufficient Funds – NSF (per check, ACH debit, automatic transfer or Online Bill Payment)	\$34.00
Check Assure – Non-Sufficient Funds check or ACH debit presented and paid (per item paid)	\$34.00
Paid NSF on Visa Debit POS Transactions (per transaction)	\$34.00
Unavailable/Uncollectible Funds (per check)	\$34.00
Return of Deposited Item (per item)	\$34.00
Inactivity Fee (charged on any checking account with less than 3 transactions per month)	\$ 5.00/month
Early Account Closure Fee (charged on any checking account closed within 90 days of account opening) .	\$25.00

ATM / DEBIT CARD / ELECTRONIC SERVICES

ATM – Return of Deposit Items (fee for check deposits returned NSF/Refer to Maker)	\$34.00
Foreign (non-U.S.) ATM/Check Card Transaction Fee	2.00% of transaction amount

OTHER SERVICES

Bad Address	\$10.00/month
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LOAN FEES

Failed Loan Transfer Fee	\$34.00
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