

FEETYPE/DESCRIPTION	FEE AMOUNT/FREQUENCY	DEVELOPMENT	TOPAZ	SAPPHIRE	EMERALD
ACCOUNT FEES					
Acct closed in first 6 mo	\$15	x	x	x	x
Dormant Account*	\$5 per month	x	x	x	x
<i>*Dividends will not be paid on dormant accounts.</i>					
Balance Below Minimum	\$15	x	x	x	x
Account remaining below min.	\$10 per month	x	x	x	x
Club account early withdrawal	\$15	x	x	x	x
Annual IRA maintenance fee	\$10 per year	x	x	x	
Check cashing with aggregate bal below \$100	5% of face value \$5 min \$25 max	x			
Cashier's Check (one free per day)	\$2	x	x		
Money Order	\$2 each	x	x		
Western Union Money Order	varies	x	x	x	x
CHECKING FEES					
NSF	\$30	x	x	x	x
Member Privilege-courtesy pay	\$30	x	x	x	x
Overdraft protection transfer from savings or LOC	\$5	x	x	x	x
Deposited check returned unpaid	\$15	x	x	x	x
~if drawn on acct at other institution	\$30	x	x	x	x
~Deposited foreign check returned unpaid	\$30	x	x	x	x
Checking account closed by credit union	\$25	x	x	x	x
Stop Pay on member check	\$25	x	x	x	x
~Through home banking or CU connection	\$15	x	x	x	x
Stop Pay on Corporate check or ACH	\$25	x	x	x	x
Reinstatement or Extension of Stop Pay	\$10	x	x	x	x
Check Copy (first 3 FREE per month)	\$3	x	x		
Copy of Deposited Item	\$3	x	x		
Counter Checks (FREE with new account)	\$0.50 per check	x	x		
Money Market Checks	\$0.50 per check	x	x		
Collection Item	\$20	x	x		
Uncollected Funds	\$30	x	x	x	x
TRAVELERS CHECKS/GIFT CARD FEES					
American Express Traveler's checks	1% of face value	x	x		
American Express Dual Signature Travelers Checks	2% of face value	x	x	x	x
American Express Gift Check	\$2	x	x	x	x
Visa Gift Card	\$5	x	x	x	x
WIRE FEES					
Wire Transfer-Incoming	\$10	x	x	x	
Wire Transfer-Outgoing Domestic	\$20	x	x	x	x
Wire Trnsf. -Outgoing International-US or foreign funds	\$40	x	x	x	x
Wire Trace	\$35	x	x	x	x
Foreign Wire SWIFT Confirmation	\$35	x	x	x	x
CERTIFICATE EARLY WITHDRAWAL PENALTIES					
3-6 Month Certificate	3 months of dividends	x	x	x	x
7-12 Month Certificate	6 months of dividends	x	x	x	x
13-60 Month Certificate	9 months of dividends	x	x	x	x
BILL PAYER FEES					
Bill payer fee (FREE with e-statements)	\$4.95 per month	x	x	x	
Returned payments	\$15 per item	x	x	x	x
Copy of Bill Payer Check (Free via Home Banking)	\$10	x	x	x	x
Stop Payment of Bill Payer Check	\$25	x	x	x	x
LOAN FEES					
Skip a Pay or Loan Extension	\$25	x	x	x	x
Change in Terms	\$25	x	x	x	x
Subordination Fee	\$125	x	x	x	x
CONSUMER LOAN REDUCTIONS					
Loan balance \$7500 or less	\$100	x	x	x	x
Loan balance \$7501-\$14,999	\$175	x	x	x	x
Loan balance \$15,000 or greater	\$275	x	x	x	x
MISCELLANEOUS FEES					
Statement Copy (Free via Home Banking)	\$3	x	x	x	x
Print out of Account	\$1.50 per page	x	x		
ATM/Debit/Credit card PIN reissue	\$5	x	x	x	
Copy of VISA DEBIT/CREDIT receipt	\$15	x	x	x	x
Reconciling Account Beyond 1 month	\$30 per hr - 1/2 hr minimum	x	x	x	x
Records Research Fee	\$30 per hr - 1/2 hr minimum	x	x	x	x
Fax Transmission - Local (incoming/outgoing)	\$1 per page	x	x	x	
Fax Transmission - Long distance (incoming/outgoing)	\$2 per page	x	x	x	
Photocopies	FREE	x			
Corporate Check Conversion	\$15	x			
Hand processing Incorrectly Encoded Check	\$3	x	x	x	x
Home Banking	FREE	x			
Notary Fee	\$3 per signature	x	x	x	
Garnishment/Levy/Order to Withhold	\$20 per request	x	x	x	x
Foreign item deposit	\$5 per item	x	x		
Non-endorsement of business deposits	\$5 per deposit	x	x	x	x
SAFE DEPOSIT BOX					
REGULAR RATE/PREMIER CLUB RATE					
3x5	\$20 annually/\$16 annually	x	x	x	x
3x10	\$35 annually/\$28 annually	x	x	x	x
5x10	\$45 annually/\$36 annually	x	x	x	x
10x10	\$85 annually/\$68 annually	x	x	x	x
Key Replacement	\$20	x	x	x	\$10
MERCHANT BANKCARD SERVICES					
VISA/Mastercard		x	x	x	x
Discount Rate		x	x	x	x
DETAILS:					
Development = savings only	Eligible active services:	x fee applies			
Topaz = 1 - 3 services	Checking, Dir. deposit, DEBIT card, Bill payer, IRA, Certificate,e-statements,	Topaz account fee waived			
Sapphire = 4 - 6 services	Visa CREDIT card, Consumer loan, 1st Mtg, 2nd Mtg,Safe Deposit box,	Sapphire account fee waived			
Emerald = 7 or more services	Holiday/Vacation club acct, Mbr longevity (for every 10 yrs = 1 service).	Emerald account fee waived			

NOTE: Any costs incurred other than normal transaction costs, i.e. long distance phone verification/calls, special mail requests, etc. are paid by the member.

NOTE: A checking account may be closed when the balance has been in a negative status for five (5) consecutive working days.