

Common Fees	Charge
Under Minimum Share Fee	\$10.00 Per Month
Transfer from savings to share draft/checking to cover an overdraft (each occurrence)	\$10.00 Per Transfer
Stop Payments (all items)	\$37.00 Per Item
Photocopy Of Draft	\$3.00 Per Draft (each item)
Nonsufficient/Uncollected Fund Item	\$37.00 Per Item
Collection Item Processing	\$30.00 Per Item
Certified Check Fee	\$5.00 Per Check
Deposited checks and other items returned unpaid	\$37.00 Per Item
Incoming Domestic Wire Transfer	\$10.00
Outgoing Domestic Wire Transfer	\$25.00
Incoming International Wire Transfer	\$20.00
Outgoing International Wire Transfer	\$45.00
International Western Union Fee	\$22.00 (minimum)
Western Union Wire Transfer	\$20.00
Bad Address Fee	\$5.00 Per Month
Account Research Fee	\$25.00 Per First Hour
Copy of Statement	\$5.00 Per Statement
Under minimum average daily balance money market fee	\$15.00
Late Loan Payment	\$37.00 Per Month
Negative Checking Balance Fee (after 5 consecutive business days)	\$10.00
Legal fees, Garnishments, Attachments, Tax Levies and/or Charge-off (per occurrence)	\$75.00
Non-Member Check Cashing Fee	\$5.00
Collateral Protection Insurance (forced placement on collateralized loans)	\$50.00
Bank Check Fee	\$2.00 Per Check
Temporary Checks	\$2.00 Per Check
Check By Phone	\$5.00 Per Check
Late Home Equity Loan Payment	\$25.00
Payoff Letter for Real Estate Loans	\$10.00
Late Mortgage Payment	5.00%
Subordination Request	\$100.00
Verification of Deposit	\$10.00
Home Banking/Bill Payer Fees	
Bill Payer Fee (per month, if applicable)	\$9.95
Bill Payer Insufficient Funds (NSF)	\$37.00
Bill Payer Check Copy	\$20.00
Bill Payer Stop Payment Fee	\$37.00
Plastic Card Fees	
Replacement ATM or Debit Card	\$10.00
Replacement Pin (ATM or Debit Card)	\$10.00
Visa® Credit Card Replacement	\$10.00
There is a charge of \$1.00 for each withdrawal, transfer, point-of-sale, or inquiry in excess of five per month using your ATM or Debit Card for PIN transactions.	

Fees are subject to change.