

FEETYPE/DESCRIPTION	FEE AMOUNT/FREQUENCY	DEVELOPMENT	TOPAZ	SAPPHIRE	EMERALD
ACCOUNT FEES					
Acct closed in first 6 mo	\$5	x	x	x	x
Inactive Account*(no transactions for 12 months) <i>*Dividends will not be paid on inactive accounts.</i>	\$5 per month	x	x	x	x
Balance Below Minimum	\$5	x	x	x	x
Account remaining below min.	\$10 per month	x	x	x	x
Account re-open (within 12 mo)	\$10	x	x	x	x
Account Signer Changes (organization/business only)	\$10	x	x	x	\$5
Club account early withdrawal	\$15	x	x	x	x
Account Verification (written)	\$10	x	x	\$5	x
ACH wrong account information	\$5 each occurrence	x	x	x	x
IRA closure - transfer to other institution	\$25	x	x	x	x
Annual IRA maintenance	\$15 per year	x	x	x	x
Cashier's Check (two free per day)	\$5 each	x	x	x	x
Money Order	\$2 each	x	x	x	x
Copy of Deposited Item	\$3 each	x	x	x	x
Return mail - bad address	\$3 each occurrence	x	x	x	x
Deposited check returned unpaid	\$15 each	x	x	x	x
-if drawn on own acct at other institution	\$30 each	x	x	x	x
-Deposited foreign check returned unpaid	\$30 each	x	x	x	x
-Shared Branching or SPRIG return item	\$30 each	x	x	x	x
CHECKING FEES					
NSF	\$30 each	x	x	x	x
Member Privilege-courtesy pay	\$30 each	x	x	x	x
Overdraft protection transfer from savings or LOC	\$5 each	x	x	x	x
Checking account closed by credit union	\$5	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
Check Copy less than 6 mo (first 3 FREE per month)	\$3 each	x	x	x (first 8 Free)	x (first 12 Free)
Check copy More than 6 mo old	\$8 each	x	x	\$7	\$6
Collection Item	\$20 each	x	x	x	x
Business Checking (Free with \$1000 min. balance)	\$10 per month	x	x	x	x
Uncollected Funds	\$30 each	x	x	x	x
ELECTRONIC FUNDS TRANSFER/WIRES					
Wire Transfer-Incoming	\$10 each	x	x	x	x
Wire Transfer-Outgoing Domestic	\$20 each	x	x	x	x
Wire Trace	\$35 each	x	x	x	x
CERTIFICATE EARLY WITHDRAWAL PENALTIES					
One and a half Percent (1.5%) of the amount withdrawn		x	x	x	x
BILL PAYER FEES					
Bill payer (FREE with e-statements)	\$4.95 per month	x	x	x	x
Returned payments	\$15 per item	x	x	x	x
Bill Payer check REISSUE - manual	\$15 each	x	x	x	\$10
Copy of Bill Payer Check (Free via Home Banking)	\$10 each	x	x	x	x
Stop Payment of Bill Payer Check	\$25 each	x	x	x	x
LOAN FEES					
Skip a Pay or Loan Extension	\$25 each	x	x	x	x
Change in Terms	\$25 each	x	x	x	x
Subordination Fee	\$125 each	x	x	x	x
MISCELLANEOUS FEES					
Statement Copy (Free via Home Banking)	\$3 each	x	x	x	x
Print out of Account	\$1.50 per page	x	x	x	x
Duplicate TAX form (FREE via Home Banking)	\$3.00 each	x	x	x	x
ATM/Debit/Credit card PIN reissue	\$5 each	x	x	x	x
Foreign Visa Transactions (Debit/Credit)	1% of transaction amt	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 - Long distance (incoming/outgoing)	\$2 per page	x	x	x	x
Photocopies (first 5 FREE)	\$0.10 per page	x	x	x	x
Corporate Check Conversion	\$15 each	x	x	x	x
Home Banking	FREE				
Sprig Mobile Banking - inquiries	FREE				
Sprig Remote Deposit - (first 3 items per month FREE)	\$3 per item	x	x	x	x
Notary Fee	\$3 per signature	x	x	x	x
Legal order (garnishment, levy)	\$35 per request	x	x	x	x
Foreign item deposit	\$10 per item	x	x	\$5	\$3
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	\$16
3x10	\$35 annually/\$28 annually	x	x	x	\$28
5x10	\$45 annually/\$36 annually	x	x	x	\$36
10x10	\$85 annually/\$68 annually	x	x	x	\$68
Special services (key/lock replacements)	Mkt cost from vendor	x	x	x	x
MERCHANT BANKCARD SERVICES					
VISA/Mastercard	Varies	x	x	x	x
Discount Rate	Varies	x	x	x	x
DETAILS:					
Development = savings only	Eligible active services:	x full fee applies			
Topaz = 1 - 3 services	Checking, Dir. deposit, DEBIT card, Bill payer, IRA, Certificate, e-statements,	Topaz account fee waived/discouted			
Sapphire = 4 - 6 services	Visa CREDIT card, Consumer loan, 1st Mtg, 2nd Mtg, Safe Deposit box,	Sapphire account fee waived/discouted			
Emerald = 7 or more services	Holiday/Vacation club acct, Mbr longevity (for every 10 yrs = 1 service).	Emerald account fee waived/discouted			

NOTE: If your request is not already listed on this schedule it will be considered 'out of the ordinary' and you will be obligated to pay any 3rd party costs associated with your request. The Credit Union will make every effort to disclose an estimate prior to completing your 'out of the ordinary' request.

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

NOTE: Any account fees could reduce earnings.