

FEE SCHEDULE
Reviewed August 28, 2013

*NOTE: All fees quoted are per item or per occurrence unless otherwise noted.	
ATM NSF Fee	\$30.00
ACH NSF Fee	\$30.00
Share Draft NSF Fee	\$30.00
VISA NSF Payment Fee	\$30.00
NSF Deposit Item	\$25.00
ATM NSF Deposit Item	\$25.00
Stop Payment Fee	\$5.00
Reg D Fee (after six (6) allowable monthly transfers from share/savings accts)	\$10.00 per transfer
ATM Card Replacement Fee(Initial card & first replacement-Free)	\$5.00
ATM Fee - per withdrawal transaction	\$.25
Bad Address Fee	\$5.00/month
Dormant Account Fee - Share account balances under \$35.00 and inactive for more than 12 mos (Dormant share accounts under \$10.00 will be closed)	\$10.00
Closed Account Fee – Open less than 90 days	\$5.00
Statement Copy or Printout	\$1.00 per page
Certified Check	\$1.00 each
Check/Draft Copy - each	\$3.00
Mortgage Loan Origination Fee	\$100.00
Loan Cancellation Fee	\$25.00
Title Fee	\$10.00
CAR FAX	\$20.00
VISA Card Replacement Fee	\$5.00
VISA Gift Card	\$2.00
VISA Late Payment Fee	\$10.00
ACH Fee – Revoke Authorization	\$10.00
ACH Fee – Dispute Unauthorized Transaction	\$10.00
ATM Dispute Fee – Three FREE per year (unless a data base breach)	\$10.00
Wire OUT Fee/INTERNATIONAL	\$15.00/\$35.00
Wire IN Fee	\$5.00
Western Union -Domestic up to \$10,000	\$20.00
-International up to \$500	\$30.00
over \$500	\$30.00 plus 2% of amount sent

VISA CREDIT CARD DISCLOSURE

*This information is subject to change

Annual Percentage Yield	12.00%
Grace period for repayment of the balance for purchases	25 days
Method of computing the balance for purchases and cash advances	Average Daily Balance (including New Purchases)
Minimum Finance Charge	None
Balance Transfer Fee	None
Annual Fee	None
Transaction Fee for purchases	None

