
SCHEDULE OF FEES

SHARE DRAFT ACCOUNTS

Overdrafts Returned/Non-returned NSF	\$20.00 Each
After 15 Overdrafts within 30 days or unpaid fees	Account will be closed
Stop Payment (Check or Money Order)	\$ 5.00 Each
.....	\$45.00 Blanket
Box of Checks (Over 3 per year)	Cost at time of ordering
Copy of Check	\$ 1.00 Each
Copy of Check on Microfilm	\$20.00 Each
Returned Box of Checks	Postage

FEES APPLICABLE TO ALL ACCOUNTS (EXCEPT CERTIFICATES)

ACH Stop Payment	
Single Entry	\$ 5.00
Multiple Entries	\$20.00
ACH Returned/Non-returned (NSF).....	\$20.00 Each
ATM/Debit Card Overdraft	\$20.00 Each
Dormant Account Fee (No Activity in 18 Months)	\$2.00/Month
Garnishment/Levy Fee	\$25.00 Each
Escheat Fee	\$50.00
Account Research/Reconciliation	\$20.00 Hour
Statement Copies - Historical (Not available on-line)	
Per Quarter	\$ 5.00
Per Year	\$20.00
Wire Transfer-Outgoing	\$15.00
International Wire Transfer-Outgoing	\$40.00
Returned Check Fee (Deposited)	\$10.00
Visa Late Fee	\$15.00
Printout (Statement or Activity)	\$ 1.00 Month

OTHER FEES

Cashier's Check Fee	\$ 1.00 Each
Money Order Fee	\$ 1.00 Each
Early Account Closure Fee (within the First 90 Days)	\$ 5.00
Returned Mail Fee	\$10.00 Each
Fax Fee	\$ 1.00 Page
Replacement Visa/ATM/Debit Card	\$10.00 Each

Visa Gift Card (One Time Use)	\$ 3.50 Each
Pre-Paid Visa Card	
	Purchase \$ 5.00 Each
	Reload \$ 2.00 Each
	Personalized - Shipping \$10.00 Each
Foreign Objects in Coin.....	\$10.00
Land Contract Calculation Fee	\$ 5.00 Each