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FEE SCHEDULE

Changes Effective 05/2019

ALL ACCOUNTS

| | |
|---|------|
| Abandoned Property..... | \$50 |
| Account Closing Fee within 90 days..... | \$10 |
| ACH Payroll Deductions..... | Free |
| Address Change..... | Free |
| Archive Research (In-House Documents)..... | \$15 |
| Archive Retrieval (per container)..... | \$70 |
| For Storage Documents | |
| Automated Telephone Access (Infoline)..... | Free |
| Check Stop Payment..... | \$20 |
| Consul Letter..... | \$10 |
| Direct Deposit..... | Free |
| Electronic Transfer Reject..... | \$20 |
| Electronic Transfer Stop Payment..... | \$20 |
| Inactive/Dormant Account Monthly Fee..... | \$5 |
| Monthly Low Balance Fee..... | \$1 |
| (Under \$100, Savings Only) | |
| New Membership and New Account Fee..... | \$5 |
| Photocopy Charge (per statement period)..... | \$7 |
| Returned Check (deposited)..... | \$20 |
| Statement of Balance Letter..... | \$7 |
| Third Party Check Fee..... | \$1 |
| Withdrawals in excess of 1 per month from the | |
| Share Account..... | \$5 |
| Vacation Account..... | \$5 |

CHECKING SERVICES

| | |
|--|-----------------------|
| Check Order Charge..... | Fee varies with style |
| Checks Paid or Returned (drawn by account holder)..... | \$20 |
| for Insufficient/Uncollected Funds | |
| Photocopy Charge (per check)..... | \$5 |
| Per Check..... | Free |

ATM SERVICES

| | |
|---|----------|
| ATM Service Charge after 4 withdrawals..... | \$1 |
| ATM Service Charge after 3 transfers..... | \$1 |
| Balance Inquiry..... | \$1 |
| Replacement ATM/Check Cards..... | \$5/each |

LOAN FEES – CONSUMER LOANS

| | |
|--|-----------------------|
| Collection Accounts..... | 35% of unpaid balance |
| Credit Report Fee | \$10 |
| Short Term Loan Application Fee..... | \$15 |
| Overdraft Line of Credit Late Payment Fee..... | \$15 |