



ACCOUNT SERVICE FEES

AS OF DECEMBER 1, 2010

CHECKING ACCOUNTS

Service charge <i>(if balance was below the \$200.00 minimum that month)</i>	\$15.00
Overdraft <i>(per item, per transfer & notification; for excessive overdraft Credit Union reserves the right to close out the checking account at its discretion)</i>	25.00
Return item <i>(any reason)</i>	10.00
Stop payment request <i>(per item)</i>	10.00
Certified check <i>(per item)</i>	5.00
Check copy request <i>(per item)</i>	3.00
Check original request <i>(per item) - within 45 days of clearing the account</i>	4.00
3rd and subsequent debit card issued	10.00
Telephone transfer	FREE

OTHER FEES

Account research <i>(per hour of research with one hour minimum)</i>	\$35.00
Account balancing assistance <i>(per hour with one hour minimum)</i>	25.00
Returned unpaid deposited check <i>(per item)</i>	25.00
Cashier's check stop payment request - after 90 days <i>(per item)</i>	30.00
Additional account activity printouts <i>(per page)</i>	3.00
Account closed within 90 days of opening	25.00
Domestic outgoing wire	30.00
International outgoing wire	40.00
Money order	2.50
Cashier's check <i>(one per month FREE, for each additional one)</i>	3.00

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Mortgage loan application fee	\$500.00
2-4 family properties	650.00
Home equity loan (under \$50,000) application fee	FREE
Attachment or levy against account	30.00
Share balance below \$50.00 annual fee	5.00
Notary service <i>(available to members only)</i>	FREE
Inactive account	5.00
<i>(account unused for at least 12 months) - quarterly fee</i>	
VISA® gift card fee	4.00
Club Account early closing or withdrawal fee	5.00
<i>(per transaction)</i>	
Transfer from Money Market Account -	
<i>(6 per month FREE for each over 6 per month)</i>	5.00

All fees are per item unless otherwise specified. While these service charges are in effect at the time of publication, we reserve the right to revise these charges or impose additional charges at any time. Should any such change occur, members will be notified. All fees and charges associated with our lending program are disclosed in full at the time of application. For additional information call toll-free at 800-333-7713.



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