

FEE SCHEDULE

This fee schedule lists only fees required to be disclosed. For information on a fee not listed please call us or visit any branch.

Share Accounts

Backup Withholding (<i>per dividend period</i>)	\$6.00
Excess Withdrawal/Transfer from Regular Shares (<i>after 3 per month</i>)*	\$3.00
Excess Share Account Withdrawals (<i>over 6 per month</i>)**	\$15.00
Non-Sufficient Funds (<i>each item</i>)	\$29.00

Checking Accounts

Non-Sufficient Funds (<i>each item</i>)	\$29.00
Overdraft Privilege (<i>each item resulting in a negative account balance of \$10 or less</i>)	\$15.00
Overdraft Privilege (<i>each item resulting in a negative account balance greater than \$10</i>)	\$29.00
Overdraft Transfer from Share Source	\$6.00
Premium Checking (<i>without qualifying balance/product</i>)***	\$6.00/month
Reliance Checking	\$9.00/month
Stop Payment	\$25.00
Cancellation of Stop Payment	\$10.00
Live Transaction for eChecking (excludes Deposits)	\$3.00

Loans

Non-Sufficient Funds (<i>Line of Credit, Home Equity Line, or VISA check</i>)	\$29.00
Subordination (<i>Real Estate</i>)	\$75.00
Insurance Placement	\$55.00
Line of Credit Annual Fee	\$25.00
Loan Modification	\$25.00
VISA Late Payment Fee	\$25.00
Conversion (Fixed Rate to Variable or Vice Versa)	2% of Loan Balance or \$200, whichever is greater
Credit One, Student, and Classic Visa Annual Fee	\$25.00

Plastic/ATM Cards

Foreign ATM Withdrawals (<i>each</i>)	\$1.75
Foreign ATM Inquires	\$.50
Visa Multi-Currency International Transaction (ISA)	Actual Cost (Currently 1%)
Visa Single-Currency International Transaction (ISA)	Actual Cost (Currently 0.8%)

Other Fees

Account Conversion/Closing****	\$25.00
Check by Phone Loan Payment	\$7.00
Coin Processing	3% of Coin Value
Deed of Release Recording	\$20.00
Dormant Account (<i>unclaimed property</i>)	\$25.00
Inactive Account (<i>Except Minors</i>) (<i>after 12 months of inactivity</i>)	\$5.00/month
Locator Service	\$10.00
POPmoney Transfer (overnight service only)	\$8.00
Official Checks	\$3.00
Posting Reject	\$3.00
Temporary Checks (<i>First Order Free</i>)	\$5.00
Research	\$20.00/hour-(1 hr min)
Returned Deposited Item/Returned Electronic Payment	\$15.00
Returned Mail	\$3.00
Third Party Check Acceptance	\$7.00/Check
Western Union	\$20.00
Wire Transfer*****	\$20.00
International Wire Transfer*****	\$40.00
Legal Processing Fee	\$50.00
Safe Deposit Box Lost Key Fee	\$20.00
Safe Deposit Box Delinquency Fee	\$15.00
Safe Deposit Box Collection Expense	\$20.00
Safe Deposit Box Lock Replacement and Drilling Costs	\$130.00
Vehicle Title Processing Fee	\$30.00

* Teller (over the counter) transactions

** Fee applies to Premium Share

*** Maintain a \$3,000 minimum daily balance or \$25,000 in combined shares or \$15,000 in combined loan balance or a First Mortgage

**** Account(s) closed or converted to other account(s) within 6 months of initial opening or prior conversion

***** Fee reduced 50% for active duty military