

Schedule of Fees and Charges

Minimum Balance Fee

Share Savings Account..... \$2.50 per month(1)

Monthly Maintenance Fee

Second Chance Checking Account..... \$10.00 per month

Excess Cash Withdrawal Fee

Share Savings Account..... \$1.00 per withdrawal(2)
 Money Market Account \$1.00 per withdrawal(2)

Early Withdrawal Fee

Christmas Club Account..... \$10.00

Electronic Funds Transfer Fees and Charges

ATM Replacement Card Fee \$6.00 per Card
 ATM Overdraft Fee..... \$25.00
 PayBills@Home
 Bill Payment Photocopy Fee \$6.00 per copy
 Stop Payment Fee \$25.00 per item
 Non- Sufficient Funds Fee \$25.00 per item
 Express Mail Fee \$16.00 per item

General Fees and Charges

Automatic Transfer Fee..... \$20.00 per transfer(3)
 Share Draft Printing Fee Varies
 Teller Check Fee \$1.75 per item(4)
 Money Order Fee \$1.50 per item
 Non-Sufficient Funds Fee \$25.00 per item
 Overdraft Fee \$25.00 per item
 Balancing Assistance Fee \$25.00 per hour(5)
 Interim Statement Fee..... \$3.00 per statement
 Wire Transfer Fee
 Outgoing – Domestic..... \$10.00 per wire
 Outgoing – International..... \$30.00 per wire
 Outgoing – International Remittance - IRnet..... Varies
 Statement Copy Fee \$3.00 per statement
 Share Draft Copy Fee \$3.00 per item
 Legal Process Fee \$35.00 per occurrence
 Early Closure Fee..... \$20.00(6)
 Returned Mail Fee..... \$3.00 per item
 Returned Deposit Item \$25.00 per item
 Returned ACH Origination Item \$25.00 per item

- (1) Waived under certain circumstances; please see your Account Disclosure for details.
- (2) Waived for the 1st four cash withdrawals during each calendar month period
- (3) Waived for the 1st three transfers during each calendar month period.
- (4) Waived for the 1st _____ teller checks per member during each calendar month period.
- (5) Waived for the 1st 30 minutes of each balancing session.
- (6) Waived for Accounts closed after 6 months.