

Account and Service Fees (effective 02-01-2025)

| Account History Printout Fee | \$2.00 per printout |
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| Account Reconciliation Fee | \$26.00 per hour |
| Account Research Fee | \$26.00 per hour (1 hour minimum) |
| ACH/Check Stop Payment Fee | \$26.00 |
| ATM Empty Envelope Deposit | \$26.00 per item |
| Cashier's Check fee | \$2.00 (1 free per day) |
| Check Copies | \$2.00 per copy (first 2 copies free) |
| Coin Counter | No Charge |
| Companion Card | \$3.95 |
| Copy Fee | \$.50 per sheet |
| Counter Checks | \$5.00 (12 Counter checks free with Printed Check Order) |
| Deposited Item Returned Fee | \$26.00 per item |
| Fax Fee | \$5.00 for First Page (\$1.00 each additional page) |
| Foreign Currency Order Fee | \$20.00 |
| Garnishment Processing Fee | \$25.00 per occurrence |
| Gift Card | \$3.50 |
| Inactive Account fee (after 2 years of inactivity) | \$10.00/month |
| Litigation/Documentation Research Fee | \$75.00 per hour (1 hour minimum) |
| Mail Return Fee | \$5.00 per occurrence |
| Membership Fee (waived for youth accounts) | \$5.00 |
| Money Order Fee | \$2.00 each |
| NSF Fee | \$26.00 |
| NSF Fee (Reg D) | \$10.00 |
| Overdraft Advance Fee | \$26.00 |
| Overdraft Transfer from Savings | No Charge |
| Overdraft Transfer from Timeline Loan | No Charge |
| Paper Statement Fee | \$3.00 per month (E-Statements, 17 and under, 55 + exempt) |
| Pay by Phone- Assisted | \$15.00 per occurrence |
| Pay by Phone- Automated | \$7.00 per occurrence |
| Pay by Website | \$7.00 per occurrence (waived with recurring payments) |
| Possibilities Account Excess Withdrawal Fee | \$2.00 |
| (2 withdrawals allowed) | \$2.00 |
| Share Savings Account Below Minimum Fee | \$2.00 |
| Statement Copy Fee | \$2.00 per copy |
| Traveler's Card | \$9.95 |
| Visa Debit Card Replacement Fee | \$10.00 |
| Wire Transfer Fee (Incoming) | \$15.00 |
| Wire Transfer Free (Outgoing) | \$20.00 |
| Wire Transfer Fee (International-Outgoing) | \$35.00 |