

# Fee Schedule

	<u>Premier</u>	<u>Enhanced</u>	<u>Value</u>
<b>Consumer Loan Discount with AutoPay</b>			
(Excludes VISA, Residential Loans, Student Loans and Share Loans)..	0.25%	0.125%	0.000%
Account Verification .....	Free	\$5.00	\$10.00
Additional Access Card (2nd card in same name).....	\$3.00	\$4.00	\$5.00
ATM/Debit Card Replacement.....	Free	\$4.00	\$5.00
ATM Withdrawals.....	12 Free then \$1	10 Free then \$1	8 Free then \$1
ATM Withdrawals or Debit Card Transaction Resulting in Minus Balance	\$25.00	\$25.00	\$25.00
Bad Address.....	\$5/month	\$5/month	\$5/month
Bank Check Fee .....	Free	\$3.00	\$5.00
Benefits Plus Checking Fee Per Month .....	Free	\$3.00	\$3.00
Cancellation of Stop Payment.....	\$10.00	\$25.00	\$25.00
Check Copy (most recent 12 months)** .....	\$3.00	\$4.00	\$5.00
Copies of IRS Forms.....	Free	\$3.00	\$5.00
Copy of PIN.....	Free	\$4.00	\$5.00
Copy of Teller Check.....	Free	\$3.00	\$5.00
Courtesy Pay (\$25 fee per item) .....	Limit \$750 for 15 days	Limit \$500 for 15 days	Limit \$300 for 15 days
Courtesy Pay Late Fee (per occurrence) .....	\$25.00	\$25.00	\$25.00
Deposited Checks (& other items) return unpaid .....	\$25.00	\$25.00	\$25.00
Deposit Verification.....	Free	\$5.00	\$10.00
Dormant Account Fee Per Month .....	NONE	NONE	\$10.00
Electronic Bill Payer.....	Free	Free	Free
Levy, Garnishment, Escheat Processing, Legal-related research.....	\$75.00	\$75.00	\$75.00
(Effective 10/15/13)			
Money Market Withdrawals or Transfers per Month - First 6 .....	Free	Free	Free
Thereafter each Money Market withdrawal or transfer .....	\$10.00	\$10.00	\$10.00
Money Orders .....	Free	\$0.75	\$1.00
NSF Fee .....	\$25.00	\$25.00	\$25.00
Online Banking .....	Free	Free	Free
Paper Statement Fee .....	\$3.00	\$3.00	\$3.00
Statement Copy (most recent 12 months)** .....	\$3.00	\$4.00	\$5.00
Stop Payment .....	\$10.00	\$25.00	\$25.00
Wire Transfer Domestic Outgoing.....	\$20.00	\$22.50	\$25.00
Wire Transfer International Incoming/Outgoing.....	\$40.00	\$40.00	\$40.00

**Premier Category:** Aggregate Deposit & Loan Balances\*  $\geq$  \$25,000.00 AND Direct Deposit.

**Enhanced Category:** Aggregate Deposit & Loan Balances\*  $\geq$  \$2,500.00 and  $<$  \$25,000.00 AND Direct Deposit.

**Value Category:** Aggregate Deposit & Loan Balances\*  $<$  \$2,500.00 or No Direct Deposit.

\*Visa & Student loans not applicable \*\*\$5 fee per item for copies beyond the most recent 12 month period