

BUSINESS ACCT. FEE SCHEDULE

Effective July 1, 2009

Checking Account Fees

- Minimum Balance fee
 - Basic \$ 5.00 per month, if less than \$200.00 average daily balance
 - Advantage..... \$15.00 per month, if less than \$1000.00 average daily balance
- Excess Transaction Fee
 - Basic..... \$0.25 per transaction up to 75 per month
 - Advantage.....\$0.25 per transaction up to 250 per month
- Member Check Copy fee ... \$ 10.00 per item
- NSF fee \$ 26.00 per item
- ODP fee \$ 26.00 per item
- Stop Payment fee \$ 26.00 per item
- Check Printing fee Prices may vary depending on style
- Return Deposited Item fee \$ 15.00 per item
- Automated NSF Transfer \$ 2.00
(loan or share)
- Temporary Check(per 4 checks) \$ 1.00

Other Service Fees (Applicable to all Business Accounts)

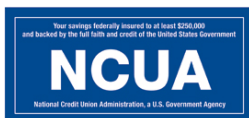
- New Member Acct fee \$ 5.00 (waived if checking acct opened)
- Telephone Transfer fee\$ 3.00 (staff assisted)
- Research/Reconciliation fee \$ 50.00 per hour
- Wire Transfer (outgoing) fee \$ 15.00 Domestic
\$ 25.00 Foreign
- Money Order fee \$ 2.00 per money order
- Travelers Check fee \$ 1.00 per \$100.00
- Travelers Check for 2 fee \$ 1.50 per \$100.00
- Stop Payment on Corporate Check fee \$ 26.00 per check
- Copy of Corporate Check fee \$ 6.00 per check
- Dormant Account fee \$ 5.00 per month, after one (1) year and balance under \$ 50.00
- Statement Copy/Printout fee \$ 5.00
- Cashiers Check fee \$ 3.00 each
- Return Statement fee \$ 3.00
(bad address)
- Re-open a Closed Account fee \$ 20.00
- Escheated Account fee \$ 50.00 or balance of account, whichever is lower
- Garnishment/Tax Levy fee \$ 50.00
- Home Banking User E-statement...No charge, must be signed up through Home Banking
- Home Banking User mailed paper statement...\$3.00 per copy
- Business Service Fee.....\$3.00 per month
- ACH Stop Payment Fee.....\$26.00 per item
- Bill Payment fee.....\$1.00 for all items processed over 5 per month

ATM/Master Money Debit Card

- Nonproprietary Balance Inquiry Fee...\$1.25 per inquiry
- Nonproprietary Withdrawal Fee\$1.25 per withdrawal
(first 5 per month free)
- Card Replacement Fee.....\$3.00 per card

Credit Union Membership

- Membership Share \$ 5.00 par value



Federally insured by NCUA