



Current Schedule of Fees – Effective May 1, 2016

SHARE SAVINGS ACCOUNTS

Over the Counter Excess Withdrawal	\$5 per occurrence if more than 5 per calendar month
Holiday Club Early Withdrawal	\$5 per occurrence if withdrawn before end of Club year
Vacation Club Early Withdrawal	\$5 per occurrence, if more than 5 per calendar year
Reg D Excess Withdraw Fee (more than 6/month)	\$5 per occurrence
IRA Account Early Withdrawal	\$5 per occurrence, if more than 1 per calendar year and member is under 59 ½ (Member may be subject to IRS and State penalties. See your tax consultant.)
Account closed Within 90 Days	\$10

SHARE DRAFT CHECKING ACCOUNT

Overdraft/Non-sufficient Funds	\$37 per occurrence
Stop Payment	\$25 per check
Copy of Paid Check	\$5 per check
Over the Counter Withdrawal	\$3 without a check
Pre-authorized Check	\$5 per occurrence
Auto Overdraft Protection	\$3 per transfer

FEES APPLICABLE TO ALL ACCOUNTS

Paper Statements via Mail	\$2.00 per account, per month
eStatements	Free
Account Reconciliation	\$10 per hour
Account Research	\$5 per transaction
Copy of Statement	\$5 per quarter
Returned Deposited Item	\$30 per personal returned check
	\$30 per 3 rd party check
Wire Transfer - Outgoing	\$27 per wire
Money Orders (up to \$1,000)	\$4 each
Two Party Checks	\$1 per \$100
Third Party Check Cashing Fee	\$5 per visit
Dormant Accounts (after 18 months)	\$.80 per month
Non-sufficient Funds	\$37 per occurrence
Garnishment	\$50
In-Branch Telephone Transfer Fee	\$3 per transaction
Return Mail	\$3 per return
EFT Returns	\$37 per item
ATM or Visa Check Card Withdrawal or Balance Inquiry	
In-Network (CO-OP)	Free
Out of Network	\$5.00
ATM/Visa Check Card Overdraft	\$37 per transaction
ATM or Visa Check Card Replacement	\$20 per new card
Online Bill Payment	Free



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with the Federal Fair Housing
Law and the Equal Credit
Opportunity Act.



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