

Schedule of Fees and Charges

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| Stop Payment Fee (single check or series) | \$30.00 | Returned Statement/Bad Address Fee (after 60 days) | \$2.00 per month |
| Micro Copy Fee (front and back) | \$2.00 | Non-Sufficient Fund Fee (overdrawn fee) | \$30.00 |
| History Fee | \$5.00 | Paid Overdraft (NSF) Fee (overdraft fee) | \$30.00 per item |
| Statement Copy | \$2.00 per page (\$8.00 maximum) | Returned Check Fee | \$30.00 |
| Account Reconciliation | \$15.00 per hour (1 hour minimum) | Domestic Wire Out Fee | \$20.00 |
| Money Market Minimum Balance Fee | \$10.00 | International Wire Out Fee | \$45.00 |
| Card Replacement Fee | \$5.00 per card | Card Draft Copy Fee | \$1.00 plus Merchant reproduction Charges |
| Garnishment Fee | \$20.00 | Inactive Account Fee* | \$2.00 per month |
| Tax Levy Fee | \$30.00 | * After 12 months of inactivity with an account balance under \$300.00 and member is over 24 years of age. | |

Bill Payment

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| Stop Payments | \$30.00 | NSF Fee | \$30.00 |
| Merchant Returns | \$5.00 | | |