

Free & Fee Disclosure

Member Par Value of Shares*	\$ 5.00	Member Application Fee	FREE
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*Par value of one share is required for membership.

DEPOSIT ACCOUNTS

Savings Programs

Regular Savings Account	FREE
Multiple Sub Accounts (Preferred Shares and Club Accounts)	FREE
Insured Money Market	FREE
Certificate of Deposit <i>(early withdrawal penalty based on term)</i>	FREE
Coverdell Educational Savings Account <i>(early withdrawal penalty based on tax law)</i>	FREE
Individual Retirement Account <i>(early withdrawal penalty based on tax law)</i>	FREE
Health Savings Account	FREE

Checking Account

~ One box of select PERSONAL check styles are FREE each year

Overdraft Protection	
Account Transfer Fee (Savings or LOC)	FREE
Overdraft Privilege Fee (Transactions > \$5.00, per presentment)	\$ 8.95
Cleared Check Copy	
Online	FREE
Print (per page)	\$ 1.00

LOAN PROGRAMS

Consumer Loan Program

~ Auto and Recreational Vehicle, Powersport, Watercraft and Personal Loans

Application & Processing	FREE
Credit Life & Disability Insurance	Cost Based on Insurance Coverage
GAP (Guaranteed Asset Protection) Insurance	Cost Based on Loan Product
Lien Placement	COST
Skip-A-Pay	
Online	\$ 25.00
In-House	\$ 35.00

Commercial Loan Program

~ Real Estate, Production, Industrial, Construction, Development & Agricultural Loans
 Costs vary based on product type.

Mortgage Loan Program

~ Purchase, Refinance, First Time Buyer, Home Equity, Construction & Vacant Land Loans
 Costs vary based on mortgage product.

Student Loan Program

~ Line of Credit Product available to half time and full time students attending 4-Year Public or Private Non-Profit Schools (certain restrictions apply).
 Zero origination and prepayment fees

CARD SERVICES

Visa Card Program

Annual Fee	FREE
Balance Transfer Fee	FREE
Cash Advance Fee	FREE
Foreign Transaction Fee (% of Transaction)	1.00%
Card Replacement Fee (Lost or Damaged)	\$ 5.00

Prepaid Cards

Visa Gift Card	
Purchase Fee	\$ 2.95

ATM/Debit Card

PIN Reset Fee	FREE
Transaction Fee (Purchases)	FREE
Withdrawal/Inquiry Fee	FREE
Card Replacement Fee (Lost or Damaged)	\$ 5.00

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ONLINE/MOBILE SERVICES

It's Me 247 - Online & Mobile Banking		It's Me 247 - Text Banking		FREE
Account Inquiry/Transaction/Maintenance	FREE	It's Me 247 - Mobile App Banking		FREE
Bill Payment	FREE	<i>Features of Online & Mobile Banking (excluding eStatements/eNotices) PLUS</i>		
Excessive (>20 per month) Transaction Fee	\$ 0.50	Mobile Check Deposit		FREE
Person to Person (P2P) Transfer (PayItNow)	FREE	Debit & Credit Card Controls		FREE
Excessive (>20 per month) Transaction Fee*	\$ 0.50	CU*Talk -Telephone Banking		FREE
<i>*P2P transactions included in Bill Pay transaction count</i>				
Check Copy	FREE			
Check Withdrawal	FREE			
Check Stop Payment	\$1.00			
Dividend/Interest Statement Fee	FREE			
eAlerts/eNotices/eStatements	FREE			
Online Safe Deposit Box (25 MB of storage)	FREE			
Personal Financial Management (Money Desktop)	FREE			

ADDITIONAL MEMBER SERVICES

Cashier's Check	\$ 1.00	Safe Deposit Boxes		
Confidential Document Destruction	FREE	3" X 10" Box Annual Fee	\$	25.00
Copy/Fax Service (per page)	\$ 1.00	5" X 10" Box Annual Fee	\$	40.00
Direct Deposit/Auto Transfer Payments	FREE	10" X 10" Box Annual Fee	\$	80.00
Financial Counseling	FREE	ReKeying and/or Drilling Fee		COST
Financial Planning	FREE	Shared Branching / Service Center Transactions		FREE
Money Order	\$ 1.00	Signature Guarantee		FREE
Night Depository Service	FREE	Wire Transfers		
Notary Service	FREE	Incoming		FREE
Phone Transfers	FREE	Outgoing (Domestic)	\$	15.00
		Outgoing (International)	\$	35.00

MISCELLANEOUS FEES

Account Research/Reconciliation (per hour)	\$ 20.00	Dormant Account (monthly)	\$	5.00
Account Statements		Escheat Processing	\$	100.00
eStatement	FREE	Garnishment/Levy Processing	\$	50.00
Paper Statement (Standard)	FREE	Non-Sufficient Funds, per presentment	\$	8.95
Paper Statement (Customized)	\$ 0.50	Returned Deposit Item	\$	5.00
Statement Copy/Account History		Returned Mail	\$	5.00
Online	FREE	Stop Payment	\$	5.00
Print (per page)	\$ 1.00	Stop Payment Series (2+ items)	\$	10.00
Closed Account (within 90 days of opening)	\$ 10.00	Wrong Address (quarterly)	\$	5.00