

## Our Service Charges

Visa late payment .....	\$20.00	Wire Transfer (outgoing).....	\$20.00
Loan late payment late .....	\$15.00 or 5% of balance	International wire .....	\$35.00
Check Printing:.....	Depends on style and quantity ordered	Dormant Account.....	\$5.00 per month
Bad address .....	\$5.00 per month	An account is dormant if for one year there have been no deposits or withdrawals to the account.	
Visa Card Replacement.....	\$10.00 per card	Early Withdrawal (Term Share) .....	See disclosure
Overdrawn account .....	\$28.00	ATM Transaction Fee.....	\$1.00 per transaction
Non-Sufficient Funds (Share Draft) .....	\$28.00	after 12 per month	
Non-Sufficient Funds (ACH).....	\$28.00	Subordination agreement .....	\$150.00
Non-Sufficient Funds (Bill Pay).....	\$28.00	Power of Attorney legal charge .....	\$150.00
Non-Sufficient Funds (Debit Card Purchase) .....	\$28.00	Shared Branching Usage .....	\$2.00 after 6 deposits & 6 withdrawals
Returned Item.....	\$28.00		
Overdraft transfer from savings .....	\$2.00	Safe Deposit Box	
Legal order processing (garnishment/levy).....	\$25.00	3 x 5 .....	\$20.00
Research.....	\$25.00 per hour	3 x 10.....	\$50.00
Check Stop Payment (employee assistance).....	\$20.00	5 x 10.....	\$60.00
Check Stop Payment (automated informant/internet).....	\$FREE	10 x 10.....	\$95.00
ACH Stop Payment .....	\$20.00		