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SCHEDULE OF FEES AND CHARGES



<b>Schedule of Fees and Charges</b>	
<p><u>Share Draft Account Fees</u></p> <ul style="list-style-type: none"> <li>❖ Paid Overdraft - \$35 per item</li> <li>❖ Non-Sufficient Funds - \$35 per item</li> <li>❖ Stop Payment/Post Dated Item - \$35 per item</li> <li>❖ Copy of Draft - \$3 per draft</li> <li>❖ Maintenance Fee - \$5 per month</li> <li>❖ Certified Check - \$3 per item</li> </ul> <p><u>Other Service Fees</u></p> <ul style="list-style-type: none"> <li>❖ Account Research - \$20 per hour</li> <li>❖ ACH Non-Sufficient Funds - \$35 per item</li> <li>❖ ACH Return Item - \$35 per item</li> <li>❖ ACH Debit Return - \$35 per item</li> <li>❖ ACH Stop Payment - \$35 per item</li> <li>❖ Inactive Account - \$5 per month after one (1) year</li> </ul>	<ul style="list-style-type: none"> <li>❖ Loan Extension - \$100 per loan approved</li> <li>❖ Incoming Wire Transfer - \$15 per wire</li> <li>❖ Outgoing Wire Transfer - \$15 per wire</li> <li>❖ Returned items (Deposited/Cashed/Loan Payments) Pay or NSF/Account Closed - \$35 per occurrence</li> <li>❖ Share to Share Overdraft Transfer - \$5 per item</li> <li>❖ Statement Copy/Print out of Account - \$2 per statement</li> <li>❖ Stop Payment Official Check - \$34.50 per item</li> </ul> <p><u>ATM and Debit Card Related Fees</u></p> <ul style="list-style-type: none"> <li>❖ Debit Card Paid Non-Sufficient Funds - \$35 per item</li> <li>❖ Debit Card Non-Sufficient Funds - \$35 per item</li> <li>❖ Replacement Card - \$ 5 per card</li> </ul> <p><b>Share Value</b></p> <ul style="list-style-type: none"> <li>❖ Par Value of (1) one share - \$5.00</li> </ul>

The fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.