

## ACCOUNT SCHEDULE OF FEES

Membership Share ..... \$1.00 par value  
(Purchase and maintain 5 shares)

### CHECKING/SAVINGS/MONEY MARKET FEES

Bill Payer\* ..... Free  
 Check/Electronic\* Clearing Fee ..... \$25.00 per item  
 Check/Electronic\* Return Fee ..... \$25.00 per item  
 Research/Checkbook Balancing Fee ..... \$15.00 an hour  
 Returned Deposited Item ..... \$15.00 per item  
 Shared Branching NSF/Return Fee ..... \$11.50 per item  
 Stop Payments ..... \$25.00 per request

*\* Bill Payer service is free with your Simply Smart checking account, provided you pay at least one bill per calendar month. A \$5.95 fee will be charged if there is no monthly activity on your account, or if you use Bill Payer with your Classic Free Checking account.*

*\* Check/Electronic includes Online Banking, ATM, and ACH transactions due to nonsufficient funds and/or exceeded Federal RES D limit. (See Account Agreement for definition.)*

### LATE FEES

Visa ..... \$35.00  
 Home Equity Line/LOC ..... \$25.00

*Applied when payment exceeds 3 days.*

Consumer Loans ..... \$25.00

*Applied when payment exceeds 10 days.*

Closed End Home Loans\* ..... 5% of payment.

*Applied when payment exceeds 15 days.*

*\*For home loans closed prior to 2007, \$25 fee applied when payment exceeds 20 days.*

### OTHER SERVICE FEES

Canadian Check Processing ..... \$20.00 first item  
Additional \$5.00 each  
 Check Copy ..... 2 Free Additional \$1.00 each  
 Debit Card preauthorized stop payment ..... \$5.00 per item  
 Debit Charge Copy ..... \$13.00 per item  
 Different Mailing Address ATM/Debit/Visa Card ..... \$10.00 per card  
 Money Order ..... \$2.00 per order  
 Non-member ATM Withdrawals ..... \$2.00 per item  
 Replacement ATM Card ..... \$3.50 per card  
 Replacement Debit/Visa Card ..... \$5.00 per card  
 Returned Mail (Bad Address) Processing Fee ..... \$5.00 per month  
 Rushed ATM/Debit/Visa Card ..... \$45.00 per card  
 Rushed ATM/Debit/Visa PIN ..... \$45.00 per card  
 Skip Loan Payment ..... \$25.00 per item  
 Statement Copy Fee ..... 3 Free Additional \$2 each  
 Tax Levy/Garnishment ..... \$20.00 per item  
 Third Party Corporate/Cashier's Check (one free per month) ..... \$2.00 per item  
 Verification of Deposit ..... \$20.00 per item  
 Western Union (CMO) ..... \$15.00 each  
 Western Union Pay by Phone ..... \$10.00  
 Wire Transfer Fee (outgoing) Domestic ..... \$15.00 per transfer  
 Wire Transfer Fee (outgoing) International ..... \$45.00 per transfer

### SAFE DEPOSIT BOX RENTS

Annual Rental	3x5	\$20.00	5x10	\$55.00
	5x5	\$30.00	10x10	\$90.00
	3x10	\$40.00		

Change of Locks ..... No Charge

Drilling of Boxes ..... Actual cost varies between \$50-250

Replace Lost Key ..... Actual cost varies between \$5-30