

Schedule of Fees and Charges

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| Cashier's Check | \$5.00 |
| Cashier's Check Reissue Fee | \$25.00 |
| Stop Payment (valid for six months) | \$30.00 per check or series |
| NSF Fee – ACH (each returned presentment) | \$9.00* |
| NSF Fee – Check (each returned presentment) | \$9.00* |
| Overdraft Fee (each paid presentment) | \$25.00* |
| Check Copy | \$5.00 |
| Returned Deposit Item | \$12.00 |
| Return Deposit Item (member initiated) | \$30.00 |
| Statement Copy | \$5.00 |
| Paper Statement Fee (for members not enrolled in e-statements) | \$3.00 |
| Checkbook Balancing | \$25.00 per hour |
| Research | \$25.00 per hour |
| Dormant Account (after dormant two years) | \$6.00 monthly |
| Closed Account Fee (accounts closed within 180 days) | \$15.00 |
| Safe Deposit Boxes (annual fee is determined by size) | \$40.00 to \$120.00 |
| Safe Deposit – Re-Key | \$40.00 |
| Safe Deposit – Re-Drilling Fee | \$125.00 |
| Escheat Fee | \$50.00 |
| Collection Item Domestic (In) | \$25.00 |
| Collection Item Domestic (Out) | \$25.00 |
| Collection Item International (In) | \$40.00 |
| Collection Item International (Out) | \$40.00 |
| Garnishment | \$90.00 |
| Domestic Wires (In) | \$15.00 |
| Domestic Wires (Out) | \$30.00 |
| International Wires (In) | \$15.00 |
| International Wires (Out) | \$55.00 |
| Maintenance Fee (Primary Savings) | \$3.00 per month** |
| Maintenance Fee (IRA Savings) | \$3.00 per month** |
| Maintenance Fee (Grow Your Change Savings) | \$3.00 per month** |
| Maintenance Fee (Fresh Start Checking) | \$2.00 per month |
| ATM/Debit Card Reorder | \$5.00 |
| ATM Adjustment Fee | \$3.00 |

* Multiple presentments of the same item will result in multiple fees. Please refer to "Your Account Disclosures" in your Account Agreement & Disclosures Amendment.

** These fees may be waived. Please refer to your Account Agreements & Disclosures and any amendments.

NCUA – Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, an agency of the US Government