

Consumer Schedule of Fees

Account Services/Research <i>One Hour Minimum</i>	\$35.00 per hour	Official/Cashiers Check	\$6.00 per item
American Express Products <i>Must be at least 13 years of age to purchase. Mail Order fees may apply if ordered over telephone.</i>		Overdraft Transfer <i>Auto debit, Check clearing and Line of Credit</i>	\$2.00 per item
Travelers Cheques	1.50% of total purchase	Payment by Phone	\$10.00
Gift Check	\$2.50 per item	Qwik Pay	\$6.95 per month unlimited use <i>FREE with specific account types; (unless no transactions are processed during month, then \$6.95 service fee will be charged.)</i>
Gift Card	\$3.95 per card	Returned Deposit	\$20.00 per item
Assisted Telephone/Teller Transactions <i>Fee maybe charged for transactions/inquiries that are available through TouchTone Teller or Online Banking.</i>	\$2.00 per transaction	Re-submitted Returned Deposit	\$5.00 per item
Check/Transaction Copy	First 2 copies per statement cycle free \$2.00 per deposited item thereafter \$5.00 per on-us item thereafter	Safe Deposit Box Rental	
Check Cashing <i>FREE if matching funds in account</i>	\$5.00 per check	One-time Setup Fee	\$25.00
Closing Account – Checking/Savings <i>(if open less than 6 months)</i>	\$25.00 per account	Drilling Fee	\$175.00
Coin Sorting		Late Fee	\$15.00
Loose Coin	1% of total deposit - self service 5% of total deposit - teller	Size	Annual Fee
Rolled Coin	5% of total deposit	3x5	\$25.00
Collection Item <i>(plus clearing bank's fees)</i>	\$15.00 per domestic item \$40.00 per foreign item	3x10	\$45.00
Incorrect Address	\$5.00 per each returned mail item	4x10	\$60.00
Insufficient Funds/Overdraft Privilege (NSF) <i>Paid and unpaid – applies to all transactions including checks, debits and ACH.</i>	\$35.00 per item	5x10	\$70.00
Minimum Balance Fees		10x10	\$120.00
Kid's Club	\$3.00 per month if balance falls below \$25.00	13x16	\$200.00
Money Market Checking Account	\$15.00 per month if balance falls below \$3,000	Statement Copy <i>FREE through Online Banking</i>	\$6.00 per statement
Money Market	\$5.00 per month if balance falls below \$2,500	Stop Payment <i>ACH, Check and Visa Check Card</i>	\$35.00
More Moolah Money Market	\$15.00 per month if balance falls below \$7,500	Third Party Request <i>One hour minimum</i>	\$100.00 per hour
Regular Savings Account	\$3.00 per month if balance falls below \$250	VISA Check Card/ATM Transactions	
Signature Member	\$25.00 per month if balance falls below \$50,000	ViewPoint ATM Machines	FREE
Ultimate Savings	\$15.00 per month if balance falls below \$5,000	All Other ATMs	\$1.50 per transaction
ViewPoint Checking	\$9.00 per month if balance falls below \$1500	PIN Change	FREE
		VISA Chargeback	\$20.00 <i>(for recurring charges on closed/cancelled card)</i>
		VISA Merchant Transaction Copy	\$15.00 per item
		Wire Transfers:	
		Incoming Wire	\$5.00 per transfer \$10.00 per international transfer
		Outgoing Wire <i>(plus clearing bank's fees)</i>	\$25.00 per domestic transfer \$35.00 per international transfer
		Wire Transfer Confirmation	\$1.00 by telephone \$3.00 by fax

