

## Consumer Schedule of Fees

Account Services/Research <i>One Hour Minimum with exceptions:</i>	\$35.00 per hour	Returned Deposit	\$20.00 per item
Affidavit of Support	\$25.00	Re-submitted Returned Deposit	\$5.00 per item
Verification of Deposit	\$10.00	Safe Deposit Box Rental	
Letter of Fact (Balance)	\$6.25	One-time Setup Fee	\$25.00
American Express Products		Drilling Fee	\$175.00
<i>Must be at least 13 years of age to purchase. Mail Order fees may apply if ordered over telephone.</i>		Late Fee	\$15.00
Travelers Cheques	1.50% of total purchase	Size	Annual Fee
Gift Check	\$2.50 per item	3x5	\$25.00
Check/Transaction Copy	First 2 copies per statement cycle free	3x10	\$45.00
	\$2.00 per deposited item thereafter	4x10	\$60.00
	\$5.00 per on-us item thereafter	5x10	\$70.00
		10x10	\$120.00
		13x16	\$200.00
Check Cashing	\$5.00 per check	Statement Copy	\$6.00 per statement
<i>FREE if matching funds in account</i>		<i>FREE through Online Banking</i>	
Closing Account – Checking/Savings <i>(if open less than 6 months)</i>	\$25.00 per account	Stop Payment	\$35.00
		<i>ACH, Check and Visa Check Card</i>	
Coin Sorting		Third Party Request	\$100.00 per hour
Loose Coin	2% of total deposit - self service	<i>One hour minimum</i>	
	5% of total deposit - teller	VISA Check Card/ATM Transactions	
Rolled Coin	5% of total deposit	ViewPoint ATM Machines	FREE
Collection Item	\$15.00 per domestic item	All Other ATMs	\$1.50 per transaction
<i>(plus clearing bank's fees)</i>	\$40.00 per foreign item	PIN Change	FREE
<i>All eligible items drawn on a bank outside the US will be converted to the US Dollar using the current market currency exchange rates.</i>		VISA Chargeback	\$20.00
		<i>(for recurring charges on closed/cancelled card)</i>	
Incorrect Address	\$5.00 per each returned mail item	VISA Merchant	\$15.00 per item
Insufficient Funds/Overdraft/Overdraft	\$35.00 per item	Transaction Copy	
Privilege/NSF Fee Paid and Returned		Foreign Transaction Fee	1% of transaction amount
<i>Applies to all transactions including checks, debits, ATM and ACH.</i>		Wire Transfers:	
<i>We will charge you a fee up to \$35.00 each time we return or pay an overdraft.</i>		Incoming Wire	\$10.00 per domestic transfer
<i>There is no limit on the total fees we can charge for overdrawing your account.</i>			\$15.00 per international transfer
Minimum Balance Service Charges		Outgoing Wire	\$25.00 per domestic transfer
Money Market Checking Account	\$15.00 per month if balance falls below \$3,000	<i>(plus clearing bank's fees)</i>	\$35.00 per international transfer
Money Market	\$5.00 per month if balance falls below \$2,500	<i>All eligible wires sent or received for banks outside the US will be converted to foreign currency using the current market currency exchange rates available at the time of processing.</i>	
More Moolah Money Market	\$15.00 per month if balance falls below \$7,500	Wire Transfer Confirmation	\$1.00 by telephone
Regular Savings Account	\$3.00 per month if balance falls below \$250		\$3.00 by fax
Signature Member	\$25.00 per month if balance falls below \$50,000	<b>Non-Customer Fees</b>	
Ultimate Savings	\$15.00 per month if balance falls below \$5,000	Coin counting Machine	10% of total
ViewPoint Checking	\$9.00 per month if balance falls below \$1500	Official Check Exchange	\$15.00 per item
Official/ Cashier's Check	\$6.00 per item	Notary	\$6.00 each document
Overdraft Protection Transfer (ODP Fee/ODTR Fee)	\$10.00 per day		
<i>Transfer available funds from other accounts or line-of-credit.</i>			
Payment by Phone	\$10.00		
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>			

