

Free & Fee Disclosure

Member Par Value of Shares*	\$ 5.00	Member Application Fee	FREE
<i>*Par value of one share is required for membership.</i>			

DEPOSIT ACCOUNTS

Savings Programs

Regular Savings Account	FREE
Multiple Sub Accounts (Preferred Shares and Club Accounts)	FREE
Insured Money Market	FREE
Certificate of Deposit <i>(early withdrawal penalty based on term)</i>	FREE
Coverdell Educational Savings Account <i>(early withdrawal penalty based on tax law)</i>	FREE
Individual Retirement Account <i>(early withdrawal penalty based on tax law)</i>	FREE
Health Savings Account	FREE

Checking Account

<i>~ One box of select PERSONAL check styles are FREE each year</i>		
Overdraft Protection		
Account Transfer Fee (Savings or LOC)		FREE
Overdraft Privilege Fee (Transactions > \$5.00, per presentment)	\$	10.00
Cleared Check Copy		
Online		FREE
Print (per page)	\$	1.00

LOAN PROGRAMS

Consumer Loan Program

~ Auto and Recreational Vehicle, Powersport, Watercraft and Personal Loans

Application & Processing	FREE
Credit Life & Disability Insurance	Cost Based on Insurance Coverage
GAP (Guaranteed Asset Protection) Insurance	Cost Based on Loan Product
Lien Placement	COST
Skip-A-Pay	
Online	\$ 25.00
In-House	\$ 35.00

Commercial Loan Program

~ Real Estate, Production, Industrial, Construction, Development & Agricultural Loans
 Costs vary based on product type.

Mortgage Loan Program

~ Purchase, Refinance, First Time Buyer, Home Equity, Construction & Vacant Land Loans
 Costs vary based on mortgage product.

Student Loan Program

~ Line of Credit Product available to half time and full time students attending 4-Year Public or Private Non-Profit Schools (certain restrictions apply).
 Zero origination and prepayment fees

CARD SERVICES

Visa Card Program

Annual Fee	FREE
Balance Transfer Fee	FREE
Cash Advance Fee	FREE
Foreign Transaction Fee (% of Transaction)	1.00%
Card Replacement Fee (Lost or Damaged)	\$ 5.00

Prepaid Cards

Visa Gift Card	
Purchase Fee	\$ 2.95

ATM/Debit Card

PIN Reset Fee	FREE
Transaction Fee (Purchases)	FREE
Withdrawal/Inquiry Fee	FREE
Card Replacement Fee (Lost or Damaged)	\$ 5.00

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ONLINE/MOBILE SERVICES

It's Me 247 - Online & Mobile Banking		It's Me 247 - Text Banking		FREE
Account Inquiry/Transaction/Maintenance	FREE	It's Me 247 - Mobile App Banking		FREE
Bill Payment	FREE	<i>Features of Online & Mobile Banking (excluding eStatements/eNotices) PLUS</i>		
Excessive (>20 per month) Transaction Fee	\$ 0.50	Mobile Check Deposit		FREE
Person to Person (P2P) Transfer (PayItNow)	FREE	Debit & Credit Card Controls		FREE
Excessive (>20 per month) Transaction Fee*	\$ 0.50	CU*Talk -Telephone Banking		FREE
<i>*P2P transactions included in Bill Pay transaction count</i>				
Check Copy	FREE			
Check Withdrawal	FREE			
Check Stop Payment	\$1.00			
Dividend/Interest Statement Fee	FREE			
eAlerts/eNotices/eStatements	FREE			
Online Safe Deposit Box (25 MB of storage)	FREE			
Personal Financial Management (Money Desktop)	FREE			

ADDITIONAL MEMBER SERVICES

Cashier's Check	\$ 1.00	Safe Deposit Boxes		
Confidential Document Destruction	FREE	3" X 10" Box Annual Fee	\$	25.00
Copy/Fax Service (per page)	\$ 1.00	5" X 10" Box Annual Fee	\$	40.00
Direct Deposit/Auto Transfer Payments	FREE	10" X 10" Box Annual Fee	\$	80.00
Financial Counseling	FREE	ReKeying and/or Drilling Fee		COST
Financial Planning	FREE	Shared Branching / Service Center Transactions		FREE
Money Order	\$ 1.00	Signature Guarantee		FREE
Night Depository Service	FREE	Wire Transfers		
Notary Service	FREE	Incoming		FREE
Phone Transfers	FREE	Outgoing (Domestic)	\$	15.00
		Outgoing (International)	\$	50.00

MISCELLANEOUS FEES

Account Research/Reconciliation (per hour)	\$ 20.00	Dormant Account (monthly)	\$	5.00
Account Statements		Escheat Processing	\$	100.00
eStatement	FREE	Garnishment/Levy Processing	\$	50.00
Paper Statement (Standard)	FREE	Non-Sufficient Funds, per presentment	\$	10.00
Paper Statement (Customized)	\$ 0.50	Returned Deposit Item	\$	5.00
Statement Copy/Account History		Returned Mail	\$	5.00
Online	FREE	Stop Payment	\$	5.00
Print (per page)	\$ 1.00	Stop Payment Series (2+ items)	\$	10.00
Closed Account (within 90 days of opening)	\$ 10.00	Wrong Address (quarterly)	\$	5.00