FEE SCHEDULE

The following may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Lost ATM or Debit Card .................. $10.00
Replace Lost Visa Credit Card .................. $10.00*

VISA Credit Card Foreign Transaction Fee. ........

................................................................. 1% of transaction amount

Cashier’s Check .......................................... $2.00
Money Order .............................................. $1.00
Dormant Account Fee ................................... $50.00
Returned Statements (Incorrect Address) .... $10.00
Overdraft (each ACH Item or draft paid) ....... $20.00
Nonsufficient Funds Item (ACH or draft) ...... $20.00
Deposited Return Item ................................. $20.00
Account Research (1 hour minimum) ......... $50.00 per hour
Stop Payments (ACH or draft) ................. $20.00
Domestic Wire Transfer (Outgoing) .......... $20.00
International Wire Transfer (Outgoing) ..... $40.00
Copy of Draft ........................................... $2.00
Foreign Check Conversion ....................... $5.00
Gift Cards .............................................. $2.00
Copies - Per Page ................................. $2.00
Notary Fees (per Signature) ...................... $5.00

Express Mail replacement ................. $50.00*

*American Share Insurance insures each account up to $250,000. Excess Share Insurance Corporation provides up to an additional $250,000 of insurance per account. This institution is not federally insured.