



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*



ACCOUNTS INSURED UP TO \$500,000



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.