

SHARE ACCOUNT FEES

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|---|---------------|
| One Time Membership Fee | 25¢ est. 1932 |
| Low Balance (below \$25) | \$3.00/month |
| NSF Item | \$30.00/item |
| NSF Deposit Item | \$30.00/item |
| Reactivation Fee/Close Account (within 1 year) | \$25.00/acct. |
| Dormant Account (no activity for 1 year) | \$2.00/month |
| Monthly Service Charge | NONE |

DRAFT ACCOUNT FEES

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|---|-------------------------------------|
| NSF Item | \$30.00/item |
| NSF Deposit Item | \$30.00/item |
| Draft Copies (Mid-Atl.) | mail \$3.00/copy fax \$5.50/copy |
| Overdraft Transfer | 3x/month NO CHARGE |
| Overdraft Transfer | Over 3 \$15.00/draft |
| Stop Payment | \$20.00/draft |
| Stop Payment (5 or more) | \$40.00 series |
| Sr. basic Check Order (55 years and older) | NO CHARGE |

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|-----------------------------------|---------------|
| Minimum Balance | NONE |
| Monthly Service Charge | NONE |
| Certified Draft (1PM deadline) | \$15.00/draft |

I.R.A. FEES

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| Annual Fee | NONE |
| Minimum Balance | NONE |
| Monthly Maintenance | NONE |
| Partial Transfers Out | \$15.00/item |
| Account Termination (Includes Rollovers, Transfers & Closings) | \$25.00 |
| Reactivation Fee (within 1 year) | \$25.00 |

CLUB ACCOUNT FEES

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|------------------------|------|
| Early Withdrawal | NONE |
| Monthly Service Charge | NONE |

EFT/ACH FEES

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|--|--------------|
| NSF Item | \$30.00/item |
| Research/Look Up (If information not on system) | \$5.00/item |
| Stop Payment | \$20.00/item |
| Direct Deposits | NO CHARGE |
| Transfers | NO CHARGE |
| Maintenance Fee | NONE |

MISCELLANEOUS FEES

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|---|-----------------|
| Verification of Deposit | \$20.00 |
| Audio Responce | FREE |
| Audio Response Check | \$1.00 |
| First Class...Anywhere! [®] | FREE |
| First Class...Anywhere! [®] Check | \$1.00 |
| Deluxe [®] Visa [®] Gift Card | \$3.00 |
| Money Orders | \$1.00 per M.O. |
| Wire Transfers (IN) | NO CHARGE |
| Wire Tansfers (OUT) | \$20.00/wire |
| International Wire (1:00PM deadline for wires) | \$40.00/wire |
| Account Reconciliation & Research (minimum 1 hour) | \$20.00/hour |
| Account Printouts | \$2.00/month |
| Statement Copy | \$3.00/month |
| Address Maintenance (if not notified by member) | \$5.00/item |
| Fax Requests | \$3.00/fax |
| Court Order/Garnishments | \$100.00 |
| Writ/Levy | |