

Product	Diamond Elite	Platinum	Plus	Basic	e-Priority
Rate Incentives Loans	.25% off Loan Rate	.15% off Loan Rate	.10% off Loan Rate		\$0.01 to \$10,000 earn 7.00% Interest/30
Rate Incentives CD	.25% added to CD Rates	.15% added to CD Rates	.10% added to CD Rates		Debit Card Transactions
Balance/Deposits	Profit > Loans/Shares > \$75,000	Profit > Loans/Shares > \$25,000	Profit > Loans/Shares > \$5,000	Loans/Shares < \$5,000	Per Month Required for Dividend/Paid Monthly
Pre-Paid Services Charges					
Cashier's Check	N/C	N/C	\$3.00/Each	\$3.00/Each	
Gift Card	N/C	N/C	\$3.00/Each	\$3.00/Each	
Service Charges					
Flat Monthly Account Fee	N/C	N/C	N/C	\$9.00/Month	\$9.00/Month Unless 15 Debit or Credit Transactions are performed. ATM Do Not Count-BASIC ACCOUNTS ONLY
Balance Inquiries by Phone	N/C	N/C	N/C	\$5.00/Each	
Teller Check Cashing	N/C	N/C	N/C	N/C	\$10.00/Each For All Membership Levels
Teller Withdrawal	N/C	N/C	N/C	N/C	\$10.00/Each For All Membership Levels
Teller Check/Cash Deposit	N/C	N/C	N/C	N/C	\$10.00/Each For All Membership Levels
Statement Copy	N/C	N/C	\$5.00/Each	\$5.00/Each	
Current Month Statement (printed copy)	N/C	N/C	\$5.00/Each	\$5.00/Each	
Closed Account (less than 6 months)	\$15.00/Each	\$15.00/Each	\$15.00/Each	\$15.00/Each	
Account With No Activity for 6 Months and that Fall Below Par Value	\$15.00	\$15.00	\$15.00	\$15.00	
Dormant Account Fee Assessed at Time of Escheatment	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month	
Collection Item	N/C	\$15.00/Each	\$15.00/Each	\$15.00/Each	
Mailed Paper Stmt	N/C	N/C	\$2.00	\$2.00	
Stop Payment Order	N/C	N/C	\$25.00/Each	\$25.00/Each	
Check Deposited Returned Unpaid - (1st Time)	N/C	N/C	\$5.00/Each	\$5.00/Each	
Check Deposited Returned Unpaid (All Other Times)	N/C	N/C	\$25.00/Each	\$25.00/Each	
Returned Mail	N/C	N/C	\$5.00/Per Item	\$5.00/Per Item	
Verification of Deposit	N/C	N/C	\$20.00/Each	\$20.00/Each	
Check Copy	N/C	N/C	N/C	\$5.00/Each	
Notary of Acknowledgment for external documents only	N/C	N/C	\$6.00 for first signature; \$1.00 for each additional signature on the same document	\$6.00 for first signature; \$1.00 for each additional signature on the same document	
Skip A Pay	\$25.00	\$25.00	\$25.00	\$25.00	
Subsequent Action	\$25.00	\$25.00	\$25.00	\$25.00	
Electronic Banking					
Reset Online Password	N/C	\$2.00/Each Time (First Two Resets No Costs)	\$2.00/Each Time (First Two Resets No Costs)	\$2.00/Each Time (First Two Resets No Costs)	
Bill Pay	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used	\$6.00/Month Billed Only If Enrolled But Not Used	
NSF/Overdraft					
Draft Insufficient Funds	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each	
ACH Insufficient Funds	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each	
Money Market					
Money Market Returned Fee for Exceeding Withdrawal Limitations	\$20.00/Each	\$20.00/Each	\$20.00/Each	\$20.00/Each	
Money Market Below Minimum Balance	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month	
Wire Transfers					
Outgoing Wire Transfer -(Within the USA)	N/C	\$10.00/Each	\$10.00/Each	\$10.00/Each	
Incoming Wire Transfer	N/C	N/C	N/C	\$2.50/Each	
ATM/Debit Card					
ATM Fee assessed for each Transaction at out of network ATMs	\$2.00/Each	\$2.00/Each	\$2.00/Each	\$2.00/Each	
ATM Insufficient Fund Withdrawal	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each	
Master Card Check Card Replacement	N/C	N/C	\$5.00/Each	\$5.00/Each	
Account Research					
Account Reconciliation	N/C	\$15.00/Hour	\$15.00/Hour	\$15.00/Hour	
Legal Process Compliance	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses	\$20.00/Hr incl. reproduction expenses	
Overdraft Protection					
Overdraft Privilege	\$29.00/Each	\$29.00/Each	\$29.00/Each	\$29.00/Each	
Overdraft Transfer Fee	N/C	N/C	\$1.00/Each	\$1.00/Each	
ATM Card Replacement	N/C	N/C	\$5.00/Each	\$5.00/Each	
Loan					
Loan Late Fee (After 10 Days)	\$25.00	\$25.00	\$25.00	\$25.00	
CD Early Withdrawal Penalty					
12 Month	90 days of interest	90 days of interest	90 days of interest	90 days of interest	
24 Month	180 days of interest	180 days of interest	180 days of interest	180 days of interest	
36 Month	270 days of interest	270 days of interest	270 days of interest	270 days of interest	
48 Month	360 days of interest	360 days of interest	360 days of interest	360 days of interest	
60 Month	450 days of interest	450 days of interest	450 days of interest	450 days of interest	
Share					
Par Value of One Share	\$15.00	\$15.00	\$15.00	\$15.00	
Balance Less Than Par Value of a Share	\$5.00/Month	\$5.00/Month	\$5.00/Month	\$5.00/Month	
Business Account					
Business Account Fee	AVERAGE MONTHLY BALANCE OVER \$15,000	AVERAGE MONTHLY BALANCE BETWEEN \$5,000 AND \$15,000	AVERAGE MONTHLY BALANCE LESS THAN \$5,000		
	\$5.00/Month	\$10.00/Month	\$15.00/Month		