

MEMBERSHIP		
Description	Fee	Additional Information
Membership Share	\$5.00 par value	
Membership Fee	\$10.00	Does not include Youth Savings

DEPOSIT ACCOUNTS		
Membership Share Single Service Fee	\$3.00	Fee will be waived if you are under 21 or you maintain an actual daily savings and/or loan balance of \$100 or more. Monthly fee is assessed based on current month activity.
Dividend Option Checking Service Fee	\$7.50 per month	Waived with \$750 minimum average monthly balance
Market Investor Excess Transaction Fee	\$25.00	For more than 6 pre-authorized, automatic, telephone transfers or withdrawals
President's Club Checking Service Fee	\$7.50 per month	Waived with \$30,000 minimum in combined loans and/or deposits

OTHER SERVICE ITEMS		
Account Printout Fee	\$2.00 per page	Faxed
Account Reconciliation	\$20.00 / hour	1st hour is free
Account Research	\$20.00 / hour	1-hour minimum
ACH Overdraft (NSF) Fee	\$31.00 per occurrence	
Bad Address Fee	\$3.00	
Bill Payer Service	Free	For personal accounts
Cashier's Check	\$3.00 per item	Free to President's Club Members
Chargeback Fee (Negotiated item returned)	\$20.00 per occurrence	
Check Copies	\$2.00 per copy	
Check Printing Charge	Price varies by style	
Corrected Name / ITIN (for IRS Reporting)	\$100.00	Pass through from IRS
Counter Checks	\$1.00 / 4 checks	First 8 free for new accounts
Courtesy Pay Overdraft Fee	\$31.00 per occurrence	
Garnishment Fee	\$25.00	
Inactive Account Fee	\$5.00 per month	If no transactions for 6 months and a balance less than \$750
Item Returned for Improper Endorsement	\$20.00	
Money Order	\$1.00 per item	
Municipal/Bearer Bond and Interest Coupon Collection Fee	\$25.00 per issue, series and maturity	
Online Banking/Private Line	Free	
Overdraft (NSF) Fee	\$31.00 per occurrence	
Overdraft Transfer Fee	\$3.00 per transfer	
Special Item Processing/Collection Fee	\$25.00 per item	Minimum
Statement Copy Fee	\$2.00 per page	
Statement Copy Fee - Faxed	\$1.50 per page	In addition to Statement Copy Fee
Stop Payment Request	\$22.00	
Stop Payment for Lost, Stolen or Destroyed Cashier's Check or Money Order	\$10.00 per item	Waiting period may apply
Wire Transfer Fee - Incoming	\$10.00 per transfer	
Wire Transfer Fee - Outgoing, Domestic	\$15.00 per transfer	

ELECTRONIC FUNDS TRANSFERS		
ACH Direct Deposit/Origination	Free	
ATM Deposits/Transfers/Balance Inquiries	Free	
ATM Withdrawal @ Maps owned ATM's	Free	
ATM Withdrawals @ non-Maps ATM's	2 Free withdrawals per checking account, per month	Free to President's Club Checking account holders. A fee may be charged from the other financial institution
Additional withdrawals @ non-Maps ATM's	\$1.00	Including CO-OP ATM's
Debit/Credit Card	Free	New, Reissue, Damaged, Demagnetized
Debit/Credit Card Replacement	\$5.00	Lost, Stolen or Name Change
Debit/Credit Card Rush Order	\$35.00	
Debit/Point of Sale (POS) Transactions	Free	Merchant charges may vary
Electronic Payment Processing Program	\$15.00	For each card and check transaction
Expedited Bill Payment Fee	\$19.95	Overnight

CLOSURE AND EARLY WITHDRAWALS		
Christmas Club	\$25.00 per withdrawal	
IRA	\$50.00	Within the first 18 months

SAFE DEPOSIT BOX		
Safe Deposit Box Key Replacement	\$15.00	
Safe Deposit Box Drilling Charge	\$60.00	
Safe Deposit Box Rental Fee	\$30.00 / year	3X5
<i>Rent is paid annually in advance;</i>	\$40.00 / year	5X5
<i>Non-refundable on early box closure</i>	\$50.00 / year	3X10
	\$65.00 / year	5X10
	\$110.00 / year	10X10