

Account Research/Reconciliation Fee	\$12.50/per hour	Lien Filing Fees	varies
ACH NSF	\$30.00	Loan Payment Return Deposit	\$25.00
ACH Stop Payment	\$30.00	Loan Re-Application Fee	\$35.00
ATM/Debit Card NSF	\$30.00	Loan Refinance Fee	varies
ATM/Debit Card Replacement	\$15.00	Money Orders	\$2.50
Business Debit Card	\$5.00/first card order	Non-Member Cashing a Check or Draft	\$8.00
Business Savings Account <i>(only if member does not have business checking account)</i>	\$10.00/per month	NSF Check	\$30.00
Cashier Checks	\$5.00	Phone Transfers	\$2.00
Check Printing	varies	Photocopy of Check	\$5.00
Classic Oak Minimum Balance	\$10.00	Pulse Transaction	\$0.75
Dormant Account Fee	\$10.00/month	Plus Transaction	\$1.00
Duplicate IRS Reporting Forms	\$2.00	Returned Deposit Item	\$10.00
Gift Cheques	\$2.50	Statement Copies	\$2.00
Incorrect Address, Per Returned Mail Item	\$5.00	Stop Payment per check or series	\$30.00
Late Loan Payments <i>(Charged when payment is more than 10 days late)</i>	5% of Payment	Telephone Check Withdrawals	\$5.00
Levy, Garnishment, or other Attachment	\$25.00	Traveler's Cheques	\$2.00/hundred
		Wire Transfer: International Incoming/Outgoing	\$40.00
		Domestic Incoming/Outgoing	\$25.00

Safety Deposit Boxes

(Annual Rental Fees)

3 x 5	\$25.00 + sales tax	5 x 10	\$60.00 + sales tax
3 x 10	\$40.00 + sales tax	Drilling of Box	\$95.00 per occurrence

Business Checking Accounts

Account Characteristics	Basic Checking \$51	Economy Checking \$52	Plus Checking \$53	Premium Checking \$54
Minimum Balance*	\$500	\$2,500	\$5,000	\$10,000
Minimum Balance Fee	\$10	\$25	\$35	\$50
Free Debit Transaction Items per Month	200	400	600	800
Excess Debit Transaction Fee	\$.30 <i>each item over 200</i>	\$.20 <i>each item over 400</i>	\$.10 <i>each item over 600</i>	\$.05 <i>each item over 800</i>
Free Credit Transaction Items per Month	100	200	300	400
Excess Credit Transaction Fee	\$.30 <i>each item over 100</i>	\$.20 <i>each item over 200</i>	\$.10 <i>each item over 300</i>	\$.05 <i>each item over 400</i>
Overdraft Transfer Fee	\$10	\$10	\$10	\$10
Dividend <i>(paid monthly on average daily balance)</i>	N/A	N/A	varies	varies

NOTE: All fees are per item unless notified otherwise and are subject to change. Not all services available in all parts of the country. Changes made in favor of the member will not receive prior notice.

For credit card fees, see members/agreement/credit card disclosure.

**Minimum balance is the amount of cash held in the Business Checking Account.*