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Schedule of Fees and Charges

DEBIT CARD FEES

Debit Card Transaction Fee (6)(7)	\$1.00 per transaction
Card Reorder/Replacement Fee	\$15.00 per card
Replacement PIN Fee	\$5.00 per PIN
ATM Return Deposit Fee	\$20.00 per item
ATM Return Deposit Fee (Written by Account Holder)	\$25.00 per item
ATM Return Deposit Fee (Empty Envelope)	\$25.00 per item
ATM Overdraft Transfer Fee	\$1.00 per occurrence
ATM NSF Fee	\$35.00 per occurrence
ATM Overdraft Advance NSF Fee	\$30.00 per occurrence
ATM/Check Card Inactivity Fee (10)	\$10.00
Card Reorder Fee (due to bad address)	\$10.00
Debit Card Rush Order	Credit Union's Actual Cost plus \$4.00

SHARE DRAFT ACCOUNT FEES

Stop Payment	\$20.00 per item
Stop Payment	\$25.00 per series
Overdraft Advance Fee	\$30.00 per item
Copy of Draft/Check	\$5.00 per item
Certified Draft/Check	\$5.00 per item
Share Draft Return Fee	\$35.00 per item

MONEY MARKET DRAFT ACCOUNT FEE

Draft written below \$500.00 minimum	\$10.00 per draft
Excessive Withdrawal Fee (8)	\$10.00 per withdrawal
Inactive Fee	\$5.00 per quarter

GENERAL FEES

Credit Card Cash Advance(\$5.00 minimum)	3.0% of each advance
Credit Card Replacement	\$15.00
Credit Card Statement Copy	\$5.00 per statement
Credit Card Rush Order	Credit Union's Actual Cost plus \$4.00
Credit Card PIN Replacement	\$5.00
Non Member Check Cashing	\$10.00 per item
Returned Deposit Fee	\$20.00 per item
Returned Deposit Fee from Owner's Account (1)	\$25.00 per item
Verification of Deposit	\$10.00 per item
ACH Overdraft Advance Fee	\$30.00 per item
ACH Returned Item Fee	\$35.00 per item
IRA Share Accumulation Acct. Early WD Fee	\$15.00 per withdrawal
Account Reconciliation Fee	\$25.00 per scheduled appointment
Share Account Closure Fee (2)	\$5.00
Stop Payment WD/Loan Check Fee (within 10 days of issue)	\$20.00
Returned Mail Fee	\$10.00 per item
Wire Transfers (Outgoing - Domestic)	\$20.00 per item
Wire Transfers (Outgoing - International)	\$40.00 per item
Legal Process Fee (IRS Levy, Court Freeze, etc.)	\$100.00
Account History Printout	\$2.00 per month
Statement Reprint	\$5.00 per statement
Fed-Ex Delivery Charge	Credit Union's Actual Cost plus \$5.00
U.S. Express Delivery	Credit Union's Actual Cost plus \$5.00
Member Withdrawal Check Payable to Third Party	\$1.25 per item
Western Union Quick Cash - Domestic	\$30.00 per item
Western Union Quick Cash - International	\$60.00 per item
Bill Pay (3)	\$4.95 per month
Escheat Fee	\$100.00
Telephone Transaction Fee (5)	\$2.00 per transaction
Stop Payment of Credit Union Issued Check or Money Order	\$20.00 per item
Stop Payment of ACH or Pre-Authorized Withdrawal	\$20.00 per item
Stop Payment of ACH or Pre-Authorized Withdrawal	\$25.00 per series
Stop-Payment of EBP Item	\$20.00 per item
Return of ACH One Time Transfer	\$25.00 per item
Cancel Stop Payment	\$15.00 per item
Account Research	\$25.00 per request
Money Order	\$1.50 each
VISA Gift Card	\$2.50 per card
Copy of Teller Issued Credit Union Check	\$5.00 per copy
IRA Rollover Fee (direct transfer to other institution)	\$20.00 per transfer
Inactive Account Fee (4)	\$10.00 per month
Share to Share Transfer Fee	\$1.00 per occurrence
Shared Branching Fee (9)	\$3.00 per visit
No Show Fee (Complimentary Credit Review)	\$5.00
Subordination Processing Fee	\$50.00
Foreign Check Processing Fee	\$10.00 per item

- (1) When item is drawn on one of member's own accounts.
- (2) If closed within the first 90 days of opening Your Account.
- (3) Waived for the first three months, and each month thereafter in which You maintain an active share draft Account and use bill pay to issue at least one payment each month.
- (4) Waived for minor Accounts and members having active sub-share, deposit or loan Accounts (including Credit Card and first mortgage) with Us.
- (5) Waived for transactions that cannot be processed using Our Telephone Banking or Online Banking and for members with total deposit and loan account balances greater than \$750.00.
- (6) Occurring outside the PLUS network of which the first 12 transactions per month are free for members who have full-pay direct deposits or were previously designated as a Pioneer Club member.
- (7) Occurring outside the PLUS network of which the first 8 transactions per month are free.
- (8) Over six withdrawals, three of which can be checks.
- (9) The first 4 visits are free each month, after which the fee will be assessed for each additional visit made during that month.
- (10) Charged when cards have not been used or activated in the prior 180 days. The fee may be assessed every six months, during May and November.