



FEE SCHEDULE

HOME BANKING	24 HRS	FREE
AUDIO RESPONSE	24 HRS	FREE

MEMBERSHIP

MEMBER SHIP FEE	ONE TIME FEE	\$ 5.00
-----------------	--------------	---------

CHECKING ACCOUNT

FREE CHECKING ACCOUNT		FREE
NON-SUFFICIENT FUNDS (NSF)		\$25.00
COURTESY PAY		\$25.00
RETURNED ITEM (DEPOSIT)		\$25.00
STOP PAYMENT		\$25.00
ATM/DEBIT CARD		FREE
CARD REPLACEMENT		\$10.00
EXCESSIVE ATM WITHDRAWALS		\$ 2.00
CORPORATE CHECK (PAYABLE TO YOU)		FREE
THIRD PARTY CREDIT UNION CHECK		\$ 3.00
CHECK CASHING FEE		\$ 6.00
WIRE TRANSFER FEE		\$25.00
LOAN LATE FEE		\$25.00
STATEMENT COPY		\$ 3.00
LOCATOR FEE		\$ 2.00
DORMANT ACCOUNT FEE		\$ 5.00
PHOTO COPY CORPORATE CHECK		\$ 5.00
EARLY CHRISTMAS CLUB WITHDRAWAL		\$ 2.00

RESEARCH FEE	\$25.00 Per Hr. 2 hrs. minimum
ROLL COIN	7% of total coin (Deposited or Redeemed)

FEEES SUBJECT TO CHANGE WITHOUT NOTICE