



The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

ATM/Debit/Credit Card Fees

Additional ATM/Debit/Credit card.....	\$5.00
Replace lost ATM/Debit/Credit card.....	\$5.00
ATM/Debit/Credit card recovery fee.....	\$65.00
ATM/Debit card withdrawal from Share Draft account.....	\$1.00
per withdrawal in excess of four per month	
ATM/Debit card withdrawal from Share Savings account	\$1.00
per withdrawal in excess of four per month	
ATM/Debit card transfer from Share Draft to Share Savings account.....	\$.50
per transfer in excess of four per month	
ATM/Debit card transfer from Share Savings to Share Draft account.....	\$.50
per deposit in excess of four per month	
Automatic transfer of funds	
From a Regular Share account	
To a Share Draft account.....	\$5.00
This fee will be applied against your Share Draft account(s).	

Miscellaneous Fees

Membership entrance fee	\$.25
Draft printing..... (fee depends on style of draft ordered)	
Nonsufficient funds daily maximum.....	\$100.00
Nonsufficient funds withdrawal.....	\$25.00 per occurrence
Returned Check fee.....	\$25.00
Stop payments (all items).....	\$25.00
Copy of draft.....	\$2.00
Documentation fee.....	\$10.00
ACH NSF Return.....	\$25.00
Cashier's Check Stop Payment.....	\$35.00
Cashier's Check Fee (per Draft).....	\$5.00
Dormancy Fee (semi-annually).....	\$25.00
After 365 days consecutive days of no activity.	
Assessed 03/31 & 9/30	

Visa Credit Card Fees

Visa Credit Card Annual fee.....	NONE
Visa Credit Card Minimum Finance Charge.....	NONE
Transaction Fee for Purchases.....	1% Foreign Transaction
Transaction Fee for Cash Advances.....	\$1.00
Credit Card Balance Transfer Fee.....	NONE
Visa Credit Card Late Payment Fee.....	\$15.00

ATM Operation/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).
Updated & Effective 07/01/2011



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ATM/Debit card withdrawal from Share Savings account	\$1.00
per withdrawal in excess of four per month	
ATM/Debit card transfer from Share Draft to Share Savings account.....	\$.50
per transfer in excess of four per month	
ATM/Debit card transfer from Share Savings to Share Draft account.....	\$.50
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