



Member Schedule of Current Charges

Checking account charges:	Fee	Home Equity Credit Report ²	\$45.95
Go Premium Monthly ¹	\$4.95	ATM charges:	Fee
Go Full Access Monthly ^{1,8} (waivable)	\$4.95	Outside GTE Network ATM Withdrawal ^{2,11}	\$3.00
Go Further Monthly ^{1,8} (waivable)	\$9.95	Outside GTE Network Balance Inquiry ^{2,11}	\$1.00
Account charges:		Card services:	
IRA Outgoing Transfer ²	\$50.00	Gift Card Purchase ²	\$5.00
HSA Service ¹	\$5.00	Card Replacement ²	\$5.95
Early Paycheck ²	\$3.00	Rush Card ²	\$30.00
NSF (Courtesy Pay) ^{2,10}	\$35.00	Point of Sale Denial ^{2,14}	\$2.00
NSF (Returned Item) ^{2,10}	\$35.00	Foreign Currency Conversion ²	1%
Overdraft Transfer ^{2,10}	\$7.00	Foreign Non-Currency Conversion ²	0.80%
Negative Balance for 6+ Days ¹	\$7.00	General charges:	
Returned Item ²	\$12.50	Mailed Statements ^{1,15}	\$7.00
Returned ACH ²	\$35.00	Statement Copies ²	\$7.00
Returned Self to Self Item ²	\$35.00	Verification of Deposit ²	\$20.00
Stop Payment ²	\$35.00	Temporary Checks ²	\$6.00
Stop Payment Removal ²	\$10.00	Account Research per page ²	\$1.00
Bad Address ¹	\$11.00	Account Research per hour ²	\$20.00
Below Minimum Relationship ^{1,9}	\$8.00	Official Check ²	\$6.00
Closed Account within 180 Days ⁴	\$25.00	Money Order ²	\$4.00
Inactive Account ^{1,7}	\$15.00	Phone Assisted Funds Transfer ²	\$5.00
Dormant Account ^{1,7}	\$15.00	Overnight Delivery ²	\$25.00
Abandoned Property (Escheatment), Per Account	\$100.00	External Transfer Standard Outbound ²	\$2.00
Bill Pay services:		External Transfer Next Day Inbound/Outbound ^{2,12}	\$3.00
Collection of Unpaid Amounts Interest ⁵	1.50%	External Transfer Instant Inbound/Outbound ^{2,13}	\$5.00
Overnight Payment ²	\$25.00	Check Copies ²	\$3.00
Wire services:		Shared Branch Transactions ³	\$5.00
Domestic Incoming ²	\$15.00	Excessive Opening of Accounts ¹⁶	\$25.00
Domestic Outgoing ²	\$25.00	Miscellaneous charges:	
International Incoming ²	\$15.00	Garnishment/Levy ²	\$100.00
Returned Wire ²	\$35.00	Foreign Collection Item, Actual Cost ²	\$50.00
Loan services:			
Loan Coupon Book ²	\$20.00		
External Source Loan Payment ²	\$12.00		
Loan Payment by Phone ²	\$12.00		

All charges are in US dollars. Fees are subject to change. 1.Per month. 2.Per occurrence and/or item. 3.Per day. 4.Full balances if <\$25. 5.Monthly interest. Please review the Bill Pay terms and conditions. 6.Percentage of amount due with a minimum of \$30. 7.Charge waived for primary account members under 18. 8.Charge waived if monthly usage requirements are met. Please review Member Account Disclosure and Agreement. 9.Fee waived if primary account owner is under age 22 or age 65 and over, or a \$500 minimum balance is maintained in combined deposit and loan balances, or account has been opened for less than 90 days, or you have a qualifying checking account. 10.Refer to Member Account Disclosure and Agreement for details. 11.GTE, CO-OP, or Presto Network ATM charges are waived. 12.If transaction is over \$1,000, charge will be 0.30% of the transaction. 13.If transaction is over \$1,000, charge will be 0.50% of the transaction. 14.If the debit card transaction is under \$5.00, the charge is not applied. 15.Charge waived for primary account members under 18 as well as over 65, who have been receiving mailed statements since before December 2014. 16.Fee is subject to system availability and capacity.