



Member Schedule of Current Charges

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

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.