



Business Schedule of Current Charges

Checking packages

Dividend Checking (waivable) ^{1,8}	\$50.00
Relationship Checking (waivable) ^{1,8}	\$11.99
NonProfit Checking	Free

Membership charges:

Below Minimum Relationship ^{1,9}	\$8.00
Bad Address ¹	\$11.00

Account charges:

Excessive Cash Transactions ⁵	\$1.00
Excess Non-Cash Transactions ²	\$0.10
Negative Balance for 6+ Days ¹	\$7.00
NSF (Courtesy Pay) ^{2,10}	\$35.00
NSF (Returned Item) ^{2,10}	\$35.00
Overdraft Transfer ^{2,10}	\$7.00
Returned Item ²	\$12.50
Returned Self to Self Item ²	\$35.00
Returned ACH ²	\$35.00
Stop Payment ²	\$35.00
Stop Payment Removal ²	\$10.00
Closed Account within 180 Days ^{2,4}	\$25.00
Inactive Account ^{1,7}	\$15.00
Dormant Account ^{1,7}	\$15.00
Abandoned Property (Escheatment) ²	\$100.00

ATM charges:

Outside GTE Network ATM Withdrawal ^{2,11}	\$3.00
Outside GTE Network Balance Inquiry ^{2,11}	\$1.00

Card services:

Card Replacement ²	\$5.95
Rush Card ²	\$30.00
Point of Sale Denial ^{2,14}	\$2.00
Gift Card Purchase ²	\$5.00
Foreign Currency Conversion ²	1.00%
Foreign Non-Currency Conversion ²	0.80%

Wire services:

Domestic Incoming ²	\$15.00
Domestic Outgoing ²	\$25.00
International Incoming ²	\$15.00
International Outgoing ²	\$50.00
Returned Wire ²	\$35.00

Bill Pay services:

Collection of Unpaid Amounts Interest ⁵	1.50%
Overnight Payment ²	\$25.00

General charges

Cash and Coin Order ²	\$3.00
Mailed Statement ²	\$7.00
Statement Copies ¹	\$7.00
Check Copies ²	\$3.00
Money Order ²	\$4.00
Official Check ²	\$6.00
Temporary Checks ²	\$6.00
Overnight Delivery ²	\$25.00
Phone Assisted Funds Transfer ²	\$5.00
Shared Branch Transactions ³	\$5.00
Account Research per page ²	\$1.00
Account Research per hour ^{2,16}	\$20.00
External Loan Source Payment ²	\$12.00
External Transfer Standard Outbound ²	\$2.00
External Transfer Next Day Inbound/Outbound ^{2,12}	\$3.00
External Transfer Instant Inbound/Outbound ^{2,13}	\$5.00
Foreign Collection Item ²	\$50.00
Garnishment/Levy ²	\$100.00

Merchant services

Payment Acceptance Method ¹⁷	Quoted
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Payroll services

Payroll, HR, and additional benefits ¹⁷	Quoted
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TruTreasury services

GTE Central Online Banking Maintenance ¹	\$20.00
Online Wire Module Maintenance ¹	\$25.00
Domestic Outgoing Online Wires ²	\$20.00
Domestic Incoming Online Wires ²	\$12.00
International Outgoing Online Wires ²	\$35.00
International Incoming Online Wires ²	\$12.00
ACH Origination Module Maintenance ¹	\$30.00
ACH Items Originated ²	\$0.15
ACH Per File/Batch ²	\$10.00
ACH NOCs ²	\$1.50
ACH Returned Items ²	\$6.00
Remote Deposit Capture Module Maintenance ¹	\$25.00
Remote Deposit Capture Check Scanner ²	Varies
Remote Deposit Capture Check Deposits ²	\$0.15
Positive Pay Check POS Pay Account ¹	\$25.00
Positive Pay Check POS Pay Items ²	\$0.10
Positive Pay ACH Debit Block Account ¹	\$10.00
Positive Pay ACH Filters ¹	\$10.00

All charges are in US dollars. Fees are subject to change. 1. Per month 2. Per occurrence and/or item. 3. Per day. 4. Or balance if <\$25. 5. Per \$1,000. 6. Monthly interest. Please review the Bill Pay terms and conditions. 7. Charge waived for primary account members under 18. 8. Charge waived monthly if usage requirements are met. 9. Charge waived for primary account members 22 and under and over 65. 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 is waived for primary account members under 18 as well as over 65, who have been receiving mailed statements since before December 2014. 16. One hour minimum. 17. Quote is by vendor approval.