

Membership Plans and Fee Schedule

Membership Plans:	ACCESS	Value Advantage	Premium	VIP	VIP-plus
All relationships other than ACCESS are based on a membership point system. Points are calculated as follows: <ul style="list-style-type: none"> • 1 point for every \$1,000, rounded down, in share deposit and loan balances* • 1 point for every 2 Bill Pay payments** • 1 point for every 5 debit card purchases*** 	Self-Serve Banking - All do-it yourself services included for FREE	Membership Points = 4 or less	Membership Points = 24 or less	Membership Points = 74 or less	Membership Points = 75 or more
Requirements:					
New Membership Fee	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Minimum Balance	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Monthly Fees:					
ACCESS Checking	FREE	N/A	N/A	N/A	N/A
Checking with ID Theft Protection	N/A	\$5.00	\$3.00	FREE	FREE
Low Balance Fee (savings <\$100, no other services)	\$5.00	\$5.00	N/A	N/A	N/A
Dormant Account (no activity >1 year)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Missing/Invalid Address 2 Statement Cycles	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Services:					
Check Printing	Varies	Varies	FREE	FREE	FREE
Cashier's Check	\$7.00	\$7.00	\$7.00	\$7.00	FREE
Money Order	\$3.00	\$3.00	\$3.00	\$3.00	FREE
Teller Counter Transaction (check cashing/cash back/withdrawal/cash exchange)	\$5.00	FREE	FREE	FREE	FREE
Excessive Savings/MMA Withdrawal (>3/month)	\$3.00	\$3.00	\$3.00	FREE	FREE
Deposit/Payment Returned/Resubmitted-3rd Party	\$10.00	\$10.00	\$10.00	\$10.00	FREE
Courtesy Pay	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
NSF/Rejected Item	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Overdraft Transfer	\$10.00	\$10.00	\$10.00	\$10.00	FREE
Legal Document Processing (Levy, Subpoena)	\$75.00	\$75.00	\$75.00	\$75.00	FREE
Paper Statement	\$3.00	\$3.00	\$3.00	FREE	FREE
Phone/Chat Inquiry/Transaction	\$3.00	FREE	FREE	FREE	FREE
Replacement Card(ATM/Debit)	\$5.00	\$5.00	\$5.00	FREE	FREE
Research/Balancing/Verification of Deposit	\$25.00/hr	\$25.00/hr	\$25.00/hr	FREE	FREE
Photocopy/Paid Check Copy	\$2.50/pg	\$2.50/pg	\$2.50/pg	FREE	FREE
Stop Payment	\$25.00	\$25.00	\$25.00	FREE	FREE
Wire Transfer	\$30.00	\$30.00	\$30.00	\$30.00	FREE

*Balance totals are based on average daily share balance(total of all shares including certificate, checking, club accounts etc.) for the month plus aggregate loan balance on the last day of the month (including VISA, Student Loan, and Mortgage Loan) rounded down to the nearest \$1000. EXAMPLE: A member with a checking average daily balance of \$500, a savings average daily balance of \$1000, and a car loan balance of \$24,000 has a total of \$25,500 which amounts to 25 points. **Receive 1 point for every 2 Bill Pays paid to any company. Individual or person to person payments will not accrue memrship points. Bill Pays will vest points daily and will reset to 0 at the start of every month. *** Receive 1 point for every 5 Debit card purchases. Purchases will vest points daily and reset to 0 at the start of every month. Account status are recalculated every 1st day of the month and can change monthly. We reserve the right to charge for excessive requests regardless of membership plan. Price will be based on current going rate at time of service.

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