

| Account Fee Schedule as of 9/1/2016* | |
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| Minimum Balance to Open An Account | \$5.00 |
| Stop Payment (Share Draft Check, ACH) | \$10.00 |
| Stop Payment of Teller (Official) Check | \$10.00 |
| Check Copies (each) | \$2.00 |
| Replacement of Lost or Stolen Debit Card | \$5.00 |
| Insufficient Funds – Share Drafts (NSF) | \$15.00 |
| Negative Account Fee | \$15.00 |
| Return Item Fee | \$15.00 |
| 3 rd Party Returned Check Fee | \$10.00 |
| Wire Transfer – Outgoing | \$10.00 |
| Copy of Credit Report | \$10.00 |
| Copies of Share Ledger (after 10 Pages) Per Page | \$.50 |
| Garnishment, Attorney Fee, Restraining Order or Subpoena | \$25.00 |
| Credit Card Restructure Fee | \$25.00 |
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| *Fees are subject to change. | |