

Schedule of Fees and Charges

Minimum Balance Fees

Jr. Executives Share	\$2.00 per month
Smart Young Investors Share	\$2.00 per month
Premier Now Account	\$5.75 per month
Membership Share Savings Account	\$2.00 per month
Custom Daily Share Savings Account	\$2.00 per month
Custom Market Account	\$10.00 per month
Basic Checking Account	\$4.50 per month

Excess Withdrawal Fees

Membership Share Savings Account	\$5.00 per withdrawal
Custom Daily Share Savings Account	\$5.00 per withdrawal
Special Share Savings Account	\$5.00 per withdrawal
Bailey Bobcat Club Account	\$5.00 per withdrawal
Holiday Savings Account	\$5.00 per withdrawal
Custom Market Account	\$5.00 per withdrawal
Jr. Executives Share	\$5.00 per withdrawal
Smart Young Investors Share	\$5.00 per withdrawal

Electronic Funds Transfers Fees & Charges

ATM Card Issuance Fee	\$10.00
ATM/Check Card Replacement Card Fee	\$10.00 per card
Stop payment Fee (ACH item)	\$15.00 per item
Stop payment (Q-Phone)	\$10.00 per item
Stop payment (Online Banking)	\$10.00 per item
Foreign ATM PIN Based Transaction Fee	\$1.50 per transaction
PIN Number Change – ATM Check Card	\$2.00
ATM/Check Card Reinstatement	\$25.00
POS PIN Based Transaction Fee	\$1.00 per transaction

Service Charges

Fresh Start Checking	\$5.00 per month
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General Fees & Charges

Check Printing Charge	varies
Counter Check Fee	\$.50 each
Money Order Fee*	\$1.00 each
Cashier's Check Fee*	\$3.00 each
Non-Member Converting Check to Cashiers Check	\$5.00
VISA Prepaid Travel Money Card	\$5.00 for initial load \$2.00 per re-load
Insufficient Funds Fee	\$27.00 per item
Paid Overdraft Fee	\$27.00 per item
Account Activity Fee	\$1.50 per print out
Account Research Fee	\$20.00/hour
Privilege Pay	\$27.00
Privilege Pay Re-Installment	\$25.00
Account Balancing Assistance Fee	\$20.00/hour
Statement Copy Fee	\$2.00 per statement
Check Copy Fee	\$2.00 per check
Stop Payment Fee	\$15.00 per item
Stop Payment Fee (Online Banking/Q-Phone)	\$10.00 per item
Membership Closure Fee (within 6 months)	\$15.00
Domestic Wire Transfer Fee	
Outgoing	\$15.00 per item
Incoming	\$5.00 per item
Foreign Wire Transfer Fee	
Outgoing	\$45.00 per item plus costs
Incoming	\$5.00 per item
Collection Item Fee	
Outgoing	\$15.00 plus costs
International Draft Fee	\$25.00 per item
Bad Address Fee	\$5.00 per month
Levy Processing Fee	\$25.00 per levy
Non-Wage Garnishment Processing Fee	\$25.00 per garnishment
Other IRS Processing Fee	\$25.00 per item
Signature Guarantee Fee	\$5.00 per guarantee
Inactive Account Fee (after 2 years)	\$5.00 per quarter
IRA Closure Fee	\$25.00
Returned Deposit Fee	\$10.00 per item
Membership Fee (re-established within 6 months)	\$10.00
Western Union Fee	
Domestic	\$22.00
International	\$30.00 less than \$500.00 \$50.00 greater than \$500.00
In House Mortgage Escrow Servicing Fee	\$50.00
Telephone Transfer	\$1.00
Telephone Balance Inquiry	\$1.00
Coin Counting	3% of Total
Foreign Currency Exchange	\$15.00 plus costs

* Waived for Basic Checking, Emeritus Checking and Premier Now Accounts

** Reduced for Basic Checking, Emeritus Checking and Premier Now Accounts