

FEE SCHEDULE

Account closure (if membership terminated within 60 days of opening)	\$5.00
Account research (per hour)	\$15.00
Address locator	\$5.00
ATM or VISA card replacement	\$5.00
Card PIN replacement	\$5.00
Cashiers check	\$3.00
Check copies (after 12 free per year)	\$2.00
(available soon on HFS)	FREE
Copy of statement (per page)	\$1.00
(available on HFS)	FREE
Dormant account notification	\$2.00
Dormant fee (per quarter)	\$5.00
Federal Express	At Cost
Incorrect social security number (IRS fee)	At Cost
IRA transfer to another institution	\$10.00
Non-Member Notary (per signature)	\$10.00
Real Estate Demand Letter	\$30.00
Resubmitted deposit item	\$5.00
Returned item (includes ACH)	\$20.00
Returned Deposit (3rd party items)	\$10.00
Returned Deposit (1st party items)	\$20.00
Stop payment order (includes ACH)	\$20.00
Subpoena Reply	\$15.00
Tax levy	\$15.00
Am. Exp. Travelers Cheques	FREE
Am. Exp. Travelers Cheques for Two	At Cost
Void Check	\$5.00
Western Union Money Wire	At Cost
Wire transfer (outgoing domestic)	At Cost
Wire transfer (outgoing international)	At Cost

eff. 09/01/2004