

MEMBERSHIP		
Description	Fee	Additional Information
Membership Share	\$5.00 par value	
Membership Fee	\$10.00	Does not include Youth Savings

DEPOSIT ACCOUNTS		
Membership Share Single Service Fee	\$3.00	Fee will be waived if you are under 21 or you maintain an actual daily combined account and/or loan balance of \$100 or more. Monthly fee is assessed based on current month activity.
Dividend Option Checking Service Fee	\$7.50 per month	Waived with \$750 minimum average monthly balance
President's Club Checking Service Fee	\$7.50 per month	Waived with \$30,000 minimum in combined loans and/or deposits

OTHER SERVICE ITEMS		
Account Printout	\$2.00 per page	Faxed
Account Reconciliation	\$20.00 / hour	1st hour is free
Account Research	\$20.00 / hour	1-hour minimum
ACH Overdraft (NSF)	\$31.00 per occurrence	
Bad Address	\$5.00	
Bill Payer Service	Free	For personal accounts
Cashier's Check	\$5.00 per item	Free to President's Club account holders
Check Copies	\$2.00 per copy	
Check Printing Charge	Price varies by style	
Corrected Name / ITIN (for IRS Reporting)	\$100.00	Pass through from IRS
Counter Checks	\$2.00 per page	4 checks per page; First 8 checks are free for new accounts
Courtesy Pay Overdraft	\$31.00 per occurrence	
Garnishment or other legal process	\$100.00	
Inactive Account	\$5.00 per month	If no transactions for 6 months and a balance less than \$750
Item Returned for Improper Endorsement	\$20.00	
Money Order	\$2.00 per item	Free to President's Club account holders
Municipal/Bearer Bond and Interest Coupon Collection	\$25.00 per issue, series and maturity	
Online Banking/Private Line	Free	
Overdraft (NSF)	\$31.00 per occurrence	
Overdraft Transfer	\$3.00 per transfer	
Special Item Processing/Collection	\$25.00 per item	Minimum
Statement Copy	\$2.00 per page	
Statement Copy - Faxed	\$1.50 per page	In addition to Statement Copy Fee
Stop Payment - Check, ACH or reoccurring card transaction	\$31.00	Check, ACH, or reoccurring card transaction
Stop Payment - Cashier's Check or Money Order	\$31.00	Lost, Stolen or Destroyed; Waiting period may apply
Wire Transfer - Incoming	\$10.00 per transfer	
Wire Transfer - Outgoing (Domestic)	\$25.00 per transfer	

ELECTRONIC FUNDS TRANSFERS		
ACH Direct Deposit/Origination	Free	
ATM Deposits/Transfers/Balance Inquiries	Free	
ATM Withdrawal @ Maps owned ATM's	Free	Including Co-Op ATM's
ATM Withdrawals @ non-Maps ATM's	\$2.00	Waived for President's Club Checking account holders
Debit/Credit Card	Free	New, Reissue, Damaged, Demagnetized
Debit/Credit Card Replacement	\$5.00	Lost, Stolen or Name Change
Debit/Credit Card Rush Order	\$35.00	
Debit/Point of Sale (POS) Transactions	Free	Merchant charges may vary
Electronic Payment Processing Program	\$15.00	For each card and check transaction
Expedited Bill Payment	\$16.95	2-Day Delivery
International Transaction	1.1% of transaction amount	This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant location in a foreign country even if you initiate the transaction from within the United States (including online purchases)

CLOSURE AND EARLY WITHDRAWALS		
Christmas Club	\$25.00 per withdrawal	
IRA	\$50.00	Within the first 18 months

SAFE DEPOSIT BOX		
Safe Deposit Box Key Replacement	\$15.00	
Safe Deposit Box Drilling Charge	\$60.00	
Safe Deposit Box Rental	\$40.00 / year	3X5
<i>Rent is paid annually in advance;</i>	\$50.00 / year	5X5
<i>Non-refundable on early box closure</i>	\$60.00 / year	3X10
	\$75.00 / year	5X10
	\$120.00 / year	10X10