

Personal Account Fee Schedule

Effective July 1, 2011

► Service Charge

Xtreme Checking, Just Checking and Student Checking \$0 per monthly statement cycle
No minimum daily balance requirements.

Interest Checking \$10 per monthly statement cycle
This fee is charged if your daily balance falls below the \$500 minimum.

Big Picture Account, Relationship Deposits \$20 per monthly statement cycle
This fee is charged if your daily combined balance of all qualifying deposits falls below the \$5,000 minimum.

Big Picture Account, Relationship Deposits & Loans \$20 per monthly statement cycle
This fee is charged if your daily combined balance of all qualifying deposits and loans falls below the \$25,000 minimum.

Money Market Account and Big Picture Money Market Account . \$5 per monthly statement cycle
This fee is charged if your daily balance falls below the \$500 minimum.

► Transaction Fees

Service Charge \$1.00 per each foreign ATM withdrawal

Savings, Online Savings, Money Market, Just Checking, and Student Checking

Interest Checking—After 4 per monthly statement cycle.

Xtreme Checking—Up to \$10 per monthly statement cycle reimbursed provided account requirements are met during the monthly statement cycle.

Big Picture Checking—Free unlimited ATM use.

Other institutions may impose a surcharge for the use of their ATMs. However, the use of SUM[®], Co-Op & MoneyPass Program ATMs will avoid this surcharge.

ATM & Debit Card--Int'l Trans Fee

. 1% of transaction made at a merchant outside of United States

Reg. D Charge Transaction Fee \$9.50 per item per monthly statement cycle

When the number of transactions allowed by Federal Regulations is exceeded in a monthly statement cycle, your account will convert to a Transactional Savings with a \$30 fee per monthly statement cycle. This applies only to Money Market and Savings Accounts.

See disclosure for full explanation of excessive transactions.

► Checking & Money Market Accounts

Returned Check NSF \$25 each item returned insufficient

EOD NSF Fee (Checking Overdraft Privilege Paid Item) \$25 each item insufficient & paid

Stop and Misc Charge \$25

Check Copy Fee \$5

Check Printing fee depends on style ordered

Counter Check \$ 0.25 each

Collection Item (Incoming or Outgoing) \$10

► Xtreme Checking (Checking Fees Not Listed Apply)

ACH Return Charge (Returned Item Fee) \$28 each item returned

Returned Check NSF \$28 each item returned insufficient

EOD NSF Fee (Checking Overdraft Privilege Paid Item) \$28 each item insufficient & paid

ACH Non Suff. Funds Charge (ODP Payment of Item) \$28 each item insufficient & paid

Stop and Misc Charge \$28

Stop Payment of Money Order, Official Check \$28

► Savings Accounts (Including Online Savings)

ACH Return Charge (Returned Item Fee) \$25 each item returned

Lost Passbook Replacement \$10

IRA Transfer Fee and IRA Rollover Fee \$25

IRA Early Closeout Fee \$25

► Debit Cards

Debit Card Replacement Fee \$10

► **Travel & Gift Cards**

Reloadable Travel Card	\$4.95	per card
Single Load Gift Card	\$3.95	per card

► **Miscellaneous**

May Apply To Any Personal Account Unless Otherwise Noted for Xtreme Checking Account

Annual Checking Account Line of Credit Fee	\$25	
Dormant Service Charge	\$5	per monthly statement cycle

An account is considered dormant if for two years no withdrawals or deposits, other than credited interest, have been made to the account.

ACH Fee (Origination)	\$5	each item
Overdraft Transfer Fee (Sweeps)	\$5	per sweep
ACH Non Suff. Funds Charge (ODP Payment of Item)	\$25	each item insufficient & paid
ACH Return Charge (Returned Item Fee)	\$25	each item returned
Early Closing Fee (Within 180 Days of Opening)	\$10	
Levies Processing Fee	\$30	
Official Check or Money Order	\$3	
Non-Member Check Cashing Fee	2%	of check total
Returned Item Fee and Re-Deposit Fee	\$5.15	
Account Activity Printout	\$1	per page
Account Research Fee	\$25	minimum per hour or any portion thereof
Account Balancing Assistance	\$25	minimum per hour or any portion thereof
Escheatment Fee	\$25	
Statement Copy	\$5	
Wire Transfer, Outgoing Domestic	\$25	
Wire Transfer, Outgoing International	\$40	
Photocopy	\$1	per page
Copy of 1099 or 1098	\$5	
Notary Public (Free for Members)	\$1.25	non-member
Foreign Check Collection Fee	\$10	
Foreign Check Return Fee	prices vary	
Stop Payment of Money Order, Official Check	\$25	

► **Safe-Deposit Box Fees**

Size	Annual Fee	Size	Annual Fee	Size	Annual Fee
3x5.....	\$32	3x10.....	\$60	10x10....	\$125
5x5.....	\$50	5x10.....	\$75		
Drill and Key Replacement Fee	\$150				
Key Deposit or Replacement Fee	\$15				per key
Safe Deposit Box Late Payment Fee	\$5				

► **Internet Services**

Home Banking	Free	
Transfers between Workers' and other financial institutions or individuals:		
Inbound Transfers	Free	
Outbound Transfers \$10,000 or less	\$5	per transfer
Outbound Transfers \$10,000.01 - \$15,000	\$8	per transfer
Expedited (Next Day) Inbound/Outbound Transfers \$2,000 or less	\$10	per transfer
Bill Pay	\$3.95	per month
<i>Includes up to 8 Free payments per month, additional payments \$0.50 per payment</i>		
Bill Pay Stop Payments (All Items)	\$25	
Bill Pay RET. CHG. (ACH Rejection Fee)	\$25	

► **Mortgages**

Real Estate Loan Payoff	\$25	in writing
Duplicate Original Discharge	\$50	



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