

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account.

Replace lost ATM or debit card	\$20.00
ATM Transactions (ATM/debit)	\$0.75
for each ATM deposit, withdrawal, or transfer in excess of 10 per month	
Dollar limit for Point of Sale transactions	\$605.00 per day
Automatic transfer of funds from savings account to checking account	\$5 per transaction
Automatic transfer of funds from line of credit to checking account	\$5.00
per transfer	
Dollar limit (ATM withdrawals and transfers)	\$305 per day
Visa Gift Card	\$2.00
Overdraft (each item paid)	\$25.00
Nonsufficient funds item (each)	\$25.00
Deposited checks returned unpaid (NSF)	\$25.00
NSF checks re-presented via ach returned unpaid	\$25.00
Overdraft (held next morning for deposit)	\$25.00
Account activity printout	\$2.00
Special statement cutoff	\$2.00
Account research	\$15.00 per hour
Account balancing assistance	\$15.00 per hour
Copy of statement	\$2.00
Stop payments -electronic fund transfers (EFT)	\$20.00
Stop payment on member draft	\$20.00 per item (or batch)
Outgoing wire transfer (Domestic)	\$20.00
Outgoing wire transfer (International)	\$60.00
Membership entrance	\$5.00
Photocopy	\$0.25
Copy of draft (by fax or mail)	\$3.00
Copy of draft (by both fax and mail)	\$5.00
Corporate Check payable to third party	\$2.00
Temporary Checks	\$2.00/sheet
Late fee for loan payments	\$25.00 after 10 day grace period
Loan payment through ProPay	\$4.95
Failure to notify of change of address	\$2.00
Fee if minimum balance on Money Market Account drops below \$2000.00	\$20.00 (monthly fee)

COMBINATION DISCLOSURE

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Fee for each withdrawal from Money Market account (in excess of three per month)	\$20.00
Penalty for early withdrawal of Christmas Club account	\$5.00
Penalty for early withdrawal of Share Certificate	3 months dividends on amount withdrawn
Inactive account fee (per month after 36 months)	\$5.00
Reopen account fee (within 6 months of closing)	\$10.00
Online bill pay fee (if there are no transactions within 30 days)	\$7.00
Garnishment fee	\$25.00
Tax levy fee	\$25.00

TERMS AND CONDITIONS OF YOUR ACCOUNT

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1. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

2. AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.