

## Updated Service Charge Schedule

Effective July 1, 2011

Service Description	Charge
Check Orders	Varies based on check type ordered
Returned Deposit Item (not on us)	\$20
Stop Payment (per check/EFT)	\$25
Overdraft Privilege (paid item)	\$29
Check Copy (in person or by phone)	\$3
Inactive Account (may be assessed after 12 months)	\$5
Account Reopening within 90 days	\$10
ATM Withdrawals (foreign ATMs)	\$1.50 following 3 free per month
Account Closing within 90 days	\$5
Account Closing due to abuse	\$25
Account Reconciliation (1 hour minimum)	\$25 per hour
ATM PIN Reminder Mailer	\$2 (No charge for PIN re-issue at Cranston or Janesville)
ATM/Check Card Replacement	\$5
Business Checking – negative balance	\$3 per day when exceeds 3 days negative
Cashier's Checks	\$3
Fax Fee	\$2 per page
Home Equity/2 <sup>nd</sup> Mortgage Application	\$50 (reduced to \$25 with Checking; Free with High Relationship Checking*)
Legal Process (garnishments, tax levies)	\$35
Money Orders	\$1
Money Market Checking - Withdrawal	\$2 after 6 free per month
Money Market Checking - Minimum Transaction Amount	\$2 if less than \$250
Money Market Checking – EFT	\$2 after 6 free per month
Money Market Checking - Minimum Balance	\$10 if less than \$2,500 (applicable for MMC and Platinum MMC)
Night Drop (bag & key)	\$22
Pay by Phone (Loan paid from other FI via EFT or credit card)	\$10
Zipper Bag	\$3
Notary Service	Free
Phone Teller/Net Teller Reset Fee	Free
Returned Mail (bad address)	\$3
Overdraft Transfer from Savings	\$2
Overdraft Transfer from Line of Credit	\$2
Transfer via phone request (CU employee)	\$3
Visa Gift Card – in branch purchase (\$25 - \$1000 value)	\$4.95 (reduced to \$3 with High Relationship Checking*)
Visa Gift Card – online purchase (\$25 - \$249 value)	\$5.95
Visa Gift Card – online purchase (\$250 - \$500 value)	\$7.95
Wire Transfer – Domestic Outgoing	\$25
Wire Transfer – Foreign Outgoing	\$35
Wires – Incoming	Free
Western Union	Varies by transaction
Foreign Check Cashing	\$4 in US Funds; \$7 in non-US Funds
Photocopies (may be limited)	Free
Temporary Checks	\$3
Safe Deposit Boxes** – Annual Fee	Based on Size (See Service Specialist)
Safe Deposit Boxes** – Key Drilling	Actual Cost (See Service Specialist)
Safe Deposit Boxes** – Lost Key	\$10 per key
Manual Check/Manual ACH Processing	\$2 per item

\*High Relationship Checking = active checking account and monthly direct deposit of \$400 or more.

\*\* Safe Deposit Boxes available at select locations.