

Fee Schedule - Effective March 7, 2008

The following fees may be assessed against your account.

SAVINGS/MORTGAGE FEES	
Account balancing/Research, per hour	\$25.00
Accounts closed within 3 months	\$10.00
Check collections (incoming)	\$10.00
Coin counting (customer)	Free
Coin counting (non-customer)	10% of total
Coin (non-customer), per roll	\$0.10
Copies (customer - limit 10)	Free
Copies (non-customer - limit 10), per copy	\$0.10
Coupon collection, per issue	\$10.00
Deposited check returned	\$20.00
Deposited check returned, second time	\$25.00
Electronic payment returned unpaid	\$25.00
Garnishment/Levy, per incident	\$25.00
Gift checks, per check	\$2.00
Immigration letters	\$10.00
Money orders (customer)	0.01 to 99.99 each \$0.75 100.00 to 699.99 each \$1.00 700.00 to 1000.00 each \$1.25
Money orders (non-customer)	0.01 to 99.99 each \$5.00
Sight draft received	\$10.00
Stop payments on Bank check	\$30.00/each
Stop payments on Money order	\$10.00
Travelers checks (senior citizens free)	\$1.00/hundred
Travelers checks for two	\$2.00/hundred
Travelers checks for two, senior citizens	\$1.00/hundred
Wire transfers, incoming	Correspondent bank charges
Wire transfers, outgoing	Correspondent bank charges

CHECKING ACCOUNT FEES	
Account balancing/Research, per hour	\$25.00
Accounts closed within 3 months	\$10.00
Certified check	\$35.00
Check printing	Prices vary according to style
Electronic payment returned unpaid	\$25.00
Garnishment/Levy, per incident	\$25.00
Insufficient funds, per item	\$25.00
Overdraft of account, per occurrence*	\$25.00
Return of check unpaid, per item	\$25.00
Stop payment: NOW/MMDA/checking	\$30.00
Temporary checks, each	\$0.25

*Not assessed when overdraft is a result of applied service charges.
 For fees on Electronic Funds Transfers, see our disclosure titled, "Electronic Fund Transfers"

HOURS OF OPERATION

TELLER DEPARTMENT

Monday, Tuesday, Wednesday, Thursday	7:30am to 5:00pm
Friday	7:30am to 6:00pm
Saturday	7:30am to 1:00pm

LOBBY AND VAULT DEPARTMENT

Monday, Tuesday, Wednesday, Thursday	9:00am to 5:00pm
Friday	9:00am to 6:00pm
Saturday	7:30am to 1:00pm

Legal Holidays – No Business Transacted

**24-HOUR ACCESS TO YOUR ACCOUNTS IS
AVAILABLE WITH YOUR ATM/DEBIT CARD
AND INTERNET BANKING.**

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