

Fee Schedule	Consumer								
	E-checking	Select Checking	Elite Checking	Classic Savings	Goal Savings	Elite Money Market	Kids Club Savings (Under 15)	Short-Term CD (9 Mos or Less)	Long-Term CD
Opening Deposit Requirement	\$25.00	\$100.00	\$250.00	\$50.00	\$25.00	\$25,000.00	\$10.00	Varies	Varies
Monthly Maintenance Fee	\$0.00	\$7.00	\$15.00	\$5.00	\$5.00	\$20.00	\$0.00		
Waiver Available	N/A	x	x	x	x	x			
Minimum Account Balance Requirement	\$0.00	\$1,500.00	\$5,000.00	\$250.00	\$0.00	\$7,500.00			
Average Daily Balance	N/A			\$250.00	\$0.00	\$20,000.00			
Aggregate Balance Waiver- Accounts	N/A	\$2,500.00	\$10,000.00						
Aggregate Balance Waiver- Loans	N/A	\$25,000.00	\$100,000.00						
Paper Statement Fee *	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00			
Early Close-Out Fee**	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00		Varies	Varies
Overdraft Fee- POS	\$10.00	\$25.00	\$25.00						
Overdraft Fee- Check	\$0.00	\$0.00	\$0.00						
OD Protection from Savings Waived									
OD Fee transfer from Savings	\$5.00	\$10.00	N/A						
OD Protection LOC	free	free	free						
Monthly Dormant Acct Maintenance	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00			
Max POS OD limit	\$50.00	N/A	N/A						
Wire- Incoming	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00			
Wire- Outgoing	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00			
ATM/Debit Lost Card- Card Replacement (no charge for compromised, broken, faulty)	\$15.00	\$15.00	\$15.00	\$15.00		\$15.00			
Checking Acct Required?					Y		Y- Parent		
Max Withdrawal Limit				6		6			
Fee Over Max Withdrawal Limit				\$5.00		\$5.00			
Interest Bearing		x	x	x	x	x	x	x	x

***Paper Statement Fee is waived for customers age 62 or older and customers under 18**

****CD early closeout or transaction fees:**

CD term 12 Months or less penalty equivalent to 3 months of interest. CD term greater than 12 months penalty equivalent to 6 months of interest.