



CONSUMER SCHEDULE OF FEES AND CHARGES

Account Research Fee	\$25 per hour
Bad Address Fee	\$5 per month
Certificate Early Withdrawal Penalty (terms of 23 months or less)	90 days' dividends
Certificate Early Withdrawal Penalty (terms of 24-35 months)	180 days' dividends
Certificate Early Withdrawal Penalty (terms of 36 months or greater)	270 days' dividends
Copy Fee	\$5 per copy
Courtesy Pay Fee	\$30 per item
Domestic Wire Transfer Fee (outgoing)	\$20 per wire
Equity/Mortgage Payoff Fee	\$25 per payoff
Escheatment Fee	\$150 per account
Inactivity Fee - Checking or Savings (after 24 months)	\$5 per month
IRA Withdrawal Fee (prior to age 59 1/2)	\$30 per withdrawal
Liens/Levies Fee	\$50 per lien/levy
Minimum Balance Fee - Easy Money Market (avg. daily balance below \$10,000)	\$5 per month
Minimum Balance Fee - Money Market (avg. daily balance below \$2,500)	\$5 per month
Overdraft Transfer from Share Account	\$5 per transfer
Returned Item Fee	\$30 per item
Stop Payment Fee	\$30 per item
Teller Check Fee (after one free per day)	\$3 per check

SERVICE FEES SUMMARIZED ABOVE ARE SUBJECT TO CHANGE. PLEASE REVIEW THIS SCHEDULE OF FEES AND CHARGES IN CONJUNCTION WITH OUR MEMBERSHIP AND ACCOUNT AGREEMENT/TRUTH IN SAVINGS DISCLOSURES.