

FEE SCHEDULE

Savings Account Fees

- Savings Excess
Withdrawal Fee:..... \$ 3.00 if more than
five (5) withdrawals
per quarter
- Holiday Savings Excess
Withdrawal Fee:..... \$ 3.00 if more than
five (5) withdrawals
per quarter
- Golden Bell Savings Excess
Withdrawal Fee:..... \$ 3.00 if more than
five (5) withdrawals
per quarter
- Club T Savings Excess
Withdrawal Fee:..... \$ 3.00 if more than
five (5) withdrawals
per quarter
- Cub Club Savings Excess
Withdrawal Fee:..... \$ 3.00 if more than
five (5) withdrawals
per quarter
- Money Market Excess
Withdrawal Fee:..... \$10.00 per item if more
Than six (6) withdrawals
per month or more than
three (3) via check per
month.
- Money Market Monthly
Service Charge:..... \$10.00 per month or no
charge if average daily
balance is maintained.

Checking Account Fees

- Check Printing Charge: Prices may vary depending
upon style

Other Service Fees (applicable to all accounts)

- Account Research/
Reconciliation Fee:..... \$10.00 per hour
- Special Statement/
Account History Fee: \$ 3.50 per copy
- Returned Deposited Item
fee of Member's Check: \$25.00 per item
- Wire Transfer – Domestic
Incoming fee:..... \$12.00 per wire
Outgoing fee:..... \$12.00 per wire
- Wire Transfer – Foreign
Incoming fee:..... \$50.00 per wire
Outgoing fee:..... \$50.00 per wire
- Cashiers Check
Member Fee:..... \$ 6.00 per check
Non-Member Fee: \$10.00 per check
- Travelers Check
Regular fee:..... 1% of purchase amount
Checks for Two fee: 1½% of purchase amount
Gift Check fee: \$ 2.50 per check
- Levy/Garnishment fee: \$50.00 per occasion
- Dormant Account fee:..... \$ 5.00 per month after
five (5) years
- Insufficient Funds (NSF) fee:..... \$25.00 per item
- Courtesy Pay fee:..... \$25.00 per item
- Stop Payment fee:..... \$25.00 per request
- Overdraft Transfer fee: \$ 3.00 per transfer
- Document Copy fee:..... \$ 3.50 per copy

EFT Fees

- For Savings Accounts,
ATM Excess Withdrawal fee:..... \$ 3.00 per withdrawal
after five (5) withdrawals
per quarter
- For VISA Check Cards:
International Transaction Fee..... 1% of the amount of the
transaction calculated in
U.S. Dollars

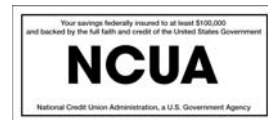
Safe Deposit Box Fees

- Rental Size: Annual Fee:
- 3 x 5 x 22 \$ 25.00
 - 5 x 5 x 22 \$ 35.00
 - 3 x 10 x 22 \$ 42.00
 - 5 x 10 x 22 \$ 63.00
 - 10 x 10 x 22..... \$ 91.00
 - Duplicate Key fee: \$ 5.00
 - Drilling of Box fee: \$125.00

Share Value

- Par value of one share: \$ 5.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date or Effective Date indicated on this Truth-in-Savings Disclosure.



Federally Insured by NCUA