

SERVICE FEE SCHEDULE

Checking Account Fees

Totally Gold Checking.....	FREE
Classic Checking.....	\$5.00 / minimum balance fee
Money Market Checking.....	\$5.00 / minimum balance fee
Rebuild Checking.....	\$10.00 / month

Check Fees

Personal Check Printing.....	Based on check style
Temporary Checks.....	\$1.00 / page
Cashier's Checks.....	\$5.00
Money Order.....	\$3.00

Wire Transfer

Domestic Wire Transfer.....	\$25.00 for sending
International Wire Transfer.....	\$50.00 for sending
Incoming Wire Transfer.....	\$5.00 for receiving
Returned Wire.....	\$5.00

International Item Fees

International Currency - Purchasing.....	\$14.00
Processing International Checks	
Canadian Checks.....	\$10.00
International Checks requiring short collection.....	\$35.00
International Checks requiring long collection.....	\$100.00
Returned International Checks.....	\$40.00

ComputerLine.....FREE

Bill Payment.....FREE

Card Fees

Replacement Cards	
ATM.....	\$2.00
Debit or Credit.....	\$5.00
Non-CO-OP Network ATM.....	\$1.00 / transaction

International Service Assessment (ISA)

ATM & PIN-Based Transactions.....	1.00% of the International Transaction Amount
Signature-Based Transactions.....	3.00% of the International Transaction Amount

** ISA does not apply to Platinum Plus or Visa Signature Credit Cards*

Calculated after the transaction has been converted to U.S. dollars.

Miscellaneous Fees

Bond Coupon Processing.....	\$10.00
Canceled Check Copy.....	\$5.00
Coin Machine Use (Nonmembers).....	10% fee
Consumer Loan Late Payment.....	\$25.00
Courtesy Pay ¹	\$30.00
Courtesy Pay for Debit ¹	\$30.00
Dormant Account.....	\$5.00 / month
Garnishment/Levy.....	\$75.00
Non-Sufficient Funds (NSF).....	\$30.00
Overdraft Notice (Paper).....	\$5.00
Research.....	\$25.00 / hour

SERVICE FEE SCHEDULE

(CONTINUED)

Returned Deposited Item.....	Domestic \$15.00
	International \$40.00
Escheatment.....	\$75.00
Skip-A-Pay Application.....	\$35.00
Share Collection.....	\$30.00
Statement Copy.....	\$5.00
Stop Payment.....	\$25.00
Phone Transfer.....	FREE

¹ Courtesy Pay and Courtesy Pay for Debit (when opted in) are protected with Balance Shield and will not receive a fee if the account is negative less than \$5.00.