

## Business Account Schedule of Fees and Charges

Effective Sept 1, 2006

### Membership Fee

All New Members (one time)	\$5.00
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### Checking Accounts

#### E-Free Business Checking

• Monthly Service Charge	\$0.00
• Checks & Debits Paid in excess of 100 per month	\$0.25 per item
• Deposits Made in excess of 20 per month	\$1.00 per incident
• Currency (Deposited/Supplied)	\$1.25 per \$1,000

#### Premium Value Business Checking

• Monthly Service Charge (waived w/ \$5,000 monthly average)	\$15.00
• Checks & Debits Paid in excess of 200 per month	\$0.30 per item
• Deposits Made in excess of 30 per month	\$1.00 per incident
• Currency (Deposited/Supplied)	\$1.25 per \$1,000

Check Orders	Printer's charge varies
Temporary Checks Order (free at opening of account)	\$5.00
Courtesy Pay	\$25.00
Automatic Overdraft Transfer	\$10.00
Non-Sufficient Funds (NSF) Check	\$20.00

### Savings Accounts

Monthly Inactivity Fee (if inactive for one year; only if balance < \$500)	\$9.00
Monthly Below minimum balance (\$25)	\$1.00
Excess Withdrawal Fee (> 6 withdrawals per month from membership savings)	\$10.00 per incident
Fair Share Fee <i>(Assessed monthly if you have less than \$250 combined savings and loan balances based on the last business day of the month. Waived if you have an active checking account, or if you are a new business within a 1 year period)</i>	\$5.00

### Plastic Cards

Automated Teller Machine (ATM) Card	Free
Central Access (Debit) Card	Free
Excessive ATM Withdrawals (more than 5 in one month)	\$1.00 ea
ATM/Debit Card Replacement (after 3 replacements)	\$25.00

### Central@net Internet Banking

Internet Banking Service	Free
Bill Payer	Free

### Other Fees & Charges

Monthly Armored Car Fee (per location, per day)	Rate Varies
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Credit Union Withdrawal Check (if payable to member, 1 Free per day)	\$5.00
Money Market Withdrawal Check (3 Free per month)	\$15.00
Money Market Withdrawal Check (if less than \$250)	\$15.00
Money Orders	\$1.25
Incoming Wire	\$11.00
Outgoing Wire - Domestic	\$25.00
Outgoing Wire - Foreign	\$35.00
Copy of C.U. Withdrawal Check	\$5.00
Copy of Deposited Check	\$4.00
Copy of Cleared Share Check	\$4.00
Copy of Statement (immediate, by fax)	\$10.00
Copy of Statement (2-3 days, by mail)	\$3.00
Special Check Handling (Clearing of exception items printed by unauthorized check printers)	\$15.00
Record Recovery Fee (Cost plus research hourly rate)	\$25.00 per hour
Temporary Checks (Free at opening of account)	\$5.00
Travelers Cheques	2% of face value
Transfer to Another Institution	\$20.00
Stop Payment	\$15.00
Verification of Deposit (VOD)	\$5.00
Return Mail Fee	\$2.00
Returned Deposit	\$20.00
Lien or Levy Fees	\$30.00
Early Closing (if account open for less than 12 months)	\$15.00
Escheat Fee	\$2.50
Incoming Collection	\$15.00 + cost
Statement Reconciliation	\$25.00/hour