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EFFECTIVE FEBRUARY 1, 2018 The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

| FEE TYPE | AMOUNT |
|---|--|
| Check Printing | Fee depends on style of checks ordered |
| Deposited Checks (and other items) Returned Unpaid..... | \$10.00 |
| Nonsufficient Funds Item | \$29.00 each |
| Account Number Reassignment | Up to \$25.00 for each instance |
| Christmas Club Penalty | \$5.00 flat fee |
| Early Withdrawal Penalty | \$25.00 each instance |
| Returned Mail/Bad Address | \$5.00 monthly |
| Money Orders | \$1.00 |
| Check Copy Fee | \$2.75 |
| Teller/Cashier's/Certified Check.. | \$2.00 per check if payable to third party |
| Credit Card Late Payment | \$25.00 or payment amount if less |
| Foreign ATM | \$3.00 |
| Stop Payments | \$29.00 |
| Domestic Wire Transfer-Outgoing | \$20.00 |
| Foreign Wire Transfer-Outgoing | \$50.00 |
| Wire Transfer-Incoming | \$5.00 |
| Courtesy Pay | \$29.00 |
| Corporate Check Copy Fee | \$2.75 |
| Corporate Check Stop Pay Fee | \$29.00 |
| Statement Copy | \$5.00 |
| Late Payment Fee | \$29.00 |
| Loan Application Processing | \$10.00 |
| Late Mortgage Payment | \$35.00 |
| Levy or Lien | \$25.00 |
| Account Research Fee | \$15.00 per hour |
| Subpoena | \$25.00 per hour |
| Dormant Account Fee | \$10.00* |
| Early Closed Account Fee | \$5.00** |
| Overdraft Protection Transfer from Savings | \$1.00 per occurrence |
| Verification Deposit | \$15.00 |
| Fed Ex | \$15.00 or the cost if higher |

*Per month after 12 months of no activity. Excludes members under 18 years of age.

**If account closed within 90 days of establishing or if closed due to failure to return required account opening documents.

Transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.