

Fee Schedule– Effective May 10, 2009

SHARE ACCOUNT FEES

Early Closing-within 6 months	\$5.00
Excessive Withdrawal	\$2.00/Each after three (3) Per month
Excessive Electronic Withdrawal	\$1.00/Each after six (6) per month

CHRISTMAS CLUB & SUMMER SAVER

Early Withdrawal	\$5.00/Transaction
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CHECKING ACCOUNT FEES

Share Overdraft	\$5.00/Day
Insufficient Funds Check/ ACH	\$25.00/Item returned \$25.00/Item paid
Stop Payment	\$25.00/Request
Check Printing	Prices vary depending upon style
Premier Checking Minimum Balance	\$5.00/Month if minimum balance is not maintained
Check Photocopy	\$3.00/item
ACH Stop Payment	\$25.00/Item
Negative Balance	\$1.50/Day
Temporary Checks (after first eight (8) free)	\$1.00/page of four

ELECTRONIC FUNDS TRANSFER FEES

ATM Network	\$1.00/foreign ATM
Bill Payment Service	\$7.00/Month

LOANS

Document Preparation Fee (Funded Consumer loans)	\$25.00
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OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)

Account Research	\$15.00/Hour
Statement Copy	\$1.00/Monthly Statement
Wire Transfer Domestic	\$15.00
Wire Transfer International	\$40.00
Recall or trace wire	\$25.00
Certified Check	\$2.00/Check
Money Order	\$1.00/Item
Travelers Checks	\$1.00/\$100.00
Travelers Checks for Two Signatures	\$1.50/\$100.00
Credit Union Check	\$1.00/Each if more than one a day
VISA Gift Card	\$3.00
Account History Printout	\$1.00/Account
Replacement ATM/Debit /Credit Cards (First issue is free)	\$5.00
Express Shipment of Cards	\$17.50 or current currier fee
Cashing Non-Member Checks (Checks must be SEG payroll checks)	2.5% of check amount
Returned Deposits	\$10.00 for third party \$25.00 for member.
Returned Statement Fee	\$1.00
Escheat Fee	\$5.00
Collection of Foreign Item	\$5.00
Dormant Account Fee	\$10.00