

MEMBER BENEFITS

ATM (Member)	FREE
Online Banking	FREE
E-Statements	FREE
Phone Banking	FREE
Mobile Money	FREE
Notary Service	FREE
Check Orders (Age 65 or older)	FREE
Monthly Maintenance Fee	FREE
Current Year or Mid-Month Statement	FREE
Check Copy Fee	FREE

SERVICE FEES

Outgoing Wire (Domestic)	\$25 ^{.00}
Outgoing Wire (International)	\$45 ^{.00}
Statement Copy (Outside Cubics History)	\$3 ^{.00}
Return Mail Fee	\$3 ^{.00}
Home Equity Application Fee	\$150 ^{.00}
Teller Check	\$2 ^{.00}
Money Orders	\$2 ^{.00}
Mortgage Discharge Fee	\$50 ^{.50}
Lien Release Replacement Fee	\$5 ^{.00}
Letter of Protest	\$30 ^{.00}
Research Fee (Per Hour)	\$20 ^{.00}
GAP Insurance	\$175 ^{.00}
Installment Loans with 15 day grace	\$15 ^{.00}
Home Equity Loans with 15 day grace	\$20 ^{.00}

ACCOUNT FEES

Share Account	\$5 ^{.00}
Business Account Monthly Fee	\$15 ^{.00}
NSF Returned Fee	\$25 ^{.00}
NSF Paid Fee	\$28 ^{.00}
Deposited Check Return Fee	\$30 ^{.00}
Stop Payment	\$15 ^{.00}
Teller Check Stop Pay (CCB)	\$45 ^{.00}
Dormant Account Monthly Fee (After 1 year)	\$2 ^{.00}
Over 6 Savings Acct. Transfers	\$5 ^{.00}
Early Closing Fee (Less than 6 mos.)	\$5 ^{.00}
Manual EFT Item Post Fee	\$10 ^{.00}
Returned Account Closed Fee	\$10 ^{.00}
Money Market over 4 transfers	\$10 ^{.00}

DEBIT CARD RELATED FEES

ATM FEE (Non-Member)	\$3 ^{.00}
Replacement Debit Card	\$10 ^{.00}
Replacement PIN	\$10 ^{.00}
Lost Card Block	\$10 ^{.00}
Rush Debit Card	\$30 ^{.00}
Overnight Delivery	\$45 ^{.00}
Debit Card Reactivation	\$25 ^{.00}
Pre-Paid Debit Card	\$10 ^{.00}
Re-load Pre-Paid Debit Card (In house)	\$5 ^{.00}
Gift Card	\$5 ^{.00}
Travel Card	\$5 ^{.00}
Travel Card (EMV Chip)	\$10 ^{.00}
Debit Card Stop Payment Fee	\$25 ^{.00}