

## Schedule of Service Charges and Miscellaneous Fees

Effective August 1, 2009

### Select Savings, Teen Club Savings Kids Club Savings Account

*(This is your credit union "share" account)*

Minimum to open .....	\$25
Minimum Balance Fee (if balance falls below \$25), monthly .....	\$.5

### Select Money Market Savings Account

*(Earn a higher rate automatically when your balance grows)*

Minimum to open .....	\$1,000
Minimum Balance Fee (if balance falls below \$1,000), monthly .....	\$10

### Club Savings Account

*(Save for Christmas or any reason you choose)*

Minimum to open .....	\$.5
Early Withdrawals, Jan. 1 - Oct. 31, each .....	\$10

### IRA Share Savings

*(The easy, systematic way to start saving for retirement)*

Minimum to open .....	\$.5
IRA Early Withdrawal Fee, each .....	\$10

### Small Business Savings

*(Save for planned expenses or future cash needs)*

Minimum to open .....	\$.25
Minimum Balance Fee (if balance falls below \$25), monthly .....	\$.5

### e-Checking

*(High tech checking for your busy life)*

Minimum to open .....	\$100
Minimum Balance Fee (no minimum required) .....	No Charge
Access with VISA CheckCard, Select Connect Audio, Select Access online banking, e-Pay Select online bill pay. Sign up for e-statements, online banking and bill pay required. Checks not available with this account.	

### Select Checking

*(No minimum to maintain - access all the funds in your account  
without a minimum balance fee)*

Minimum to open .....	\$100
Minimum Balance Fee (no minimum required) .....	No Charge

### Preferred Checking

*(Pays interest - earn more when your balance is higher)*

Minimum to open .....	\$500
Minimum Balance Fee (if balance falls below \$500), monthly .....	\$.5

### SATeen Checking

*(Young people learn to manage money with no minimum  
balance to maintain for ages 13 to 25)*

Minimum to open .....	\$.50
Minimum Balance Fee (no minimum required) .....	No Charge

### Small Business Checking

*(An economical account to help grow your small business - with  
great credit union features like interest & without activity fees)*

Minimum to open .....	\$500
Flat Monthly Fee .....	\$10
Monthly fee waived when you maintain a daily minimum balance of \$500.	

### Miscellaneous Fees

Inactivity/Dormant Account Fee, after 12 months (per month) .....	\$.2
Account Inquiry Through MSR .....	\$.2
Account Printout .....	\$.5
Account Research (per hour) .....	\$.30
Account Balancing (per hour, 1 hour min.) .....	\$.15
Account Verification Fee .....	\$10

Canceled Check Copy .....	\$.5
Bill Pay Check Copy .....	\$10
Plastic Card Replacement Fee .....	\$10
Express Delivery ATM/VISA Card and/or PIN .....	\$.35
ATM/CheckCard PIN Replacement .....	\$.3
Incoming Wire Fee (domestic/international) .....	\$.5/\$15
Outgoing Wire Fee (domestic/international) .....	\$.15/\$35
Transfer From Savings or Line of Credit For Checking Overdraft (automatic or by MSR) each .....	\$.5
Negative Account Balance after 3 days, per month .....	\$.5
Nonsufficient Funds (NSF) Item, each .....	\$.30
Cashier Check (member/non-member) .....	\$.5/\$10
Credit Union Check (member/non-member) .....	\$.3/\$10
Check Printing/Reorder .....	Price Determined By Style
Counter Checks, each .....	\$.5
Stop Payment (all types) .....	\$.30
Deposited Checks (and other items) Returned Unpaid, each .....	\$.15
Excessive Savings Account Withdrawals, in excess of 6 per month, each .....	\$.5
Facsimile/Copy Statement .....	\$.10
Returned Mail Fee (US Mail or e-Statement) .....	\$.25/\$5
Joining Fee (one-time only) .....	\$.5
Check Cashing, non-member (normal/tax check) .....	\$.10/\$35
Deposit Account Closed Within 6 Months (non-time deposit accounts) .....	\$.10
ATM Transactions, including inquiries in excess of 8 per month, each .....	\$.15
ATM Deposits .....	No Charge
Tax Levy .....	\$.30
Online Bill Pay with 3 or more per month .....	No Charge
Online Bill Pay, fewer than 3 payments per month .....	\$.6
Credit Card Annual Fee .....	No Charge
Credit Card Over Limit, per billing cycle .....	\$.20
Safe Deposit Boxes (subject to availability), annually	
3 x 5 .....	\$.20
3 x 10 .....	\$.30
5 x 10 .....	\$.50
10 x 10 .....	\$.70
Replacement Key(s)/Change Lock .....	\$.25
Drilling to open and re-key .....	\$.150

Safe deposit boxes are rented for one year in advance. Your annual rental fee will be withdrawn from your share savings or checking account on July 1st of each year. The rental fee will be pro-rated at the time of rental. A fee will be incurred for replacement of a lost key(s). Should both keys be lost, a drilling fee will be imposed. The contents of safe deposit boxes are not insured by the credit union.

### New! Skip A Payment Option For Your Consumer Loan

*Purchase an option for each year of your loan term to allow you to skip a payment once each rolling 12-month period. A good way to help you manage through months when your expenses are highest! Ask your loan officer for details.*

Skip A Payment Option, each .....	\$.25
Loan and membership must be in good standing at time payment skip is requested. First skip may be utilized after initial 6 payments are made. Not available on credit card balances or loans secured by real estate. Member must request payment deferral 30 days in advance of due date of payment to be skipped.	