

<b>SCHEDULE OF FEES AND CHARGES</b>	
<b>PRODUCT / SERVICE</b>	<b>CHARGE</b>
<b>ATM / Debit Cards</b>	
Debit Card without checking	\$20
Debit Card replacement	\$5 each
Foreign Debit Card transactions	1% of trans. amount
ATM withdrawal/transfer - First 4 free/month	\$2
<b>Checking Accounts</b>	
Returned check order debits	\$5
Counter Checks	\$2/4 checks
90 Days Dormant Free Checking	\$2/month
Premier Interest Checking (fee waived when balance is above \$1,500 all month)	\$6/month
<b>Business (non-personal) Checking Accounts</b>	
Business Interest Checking (fee waived when balance is above \$1,500 all month)	\$6/month
Simply Free Checking	Free
Commercial Checking	\$15/month
Negative Balance Fee	\$10
Checks Deposited (first 1,000 free)	\$0.25/each
Checks Deposited - Commercial Checking (first 1,000 free)	\$0.15/each
Cash Deposits over \$10,000	0.10%
Cash Deposits over \$10,000 - Commercial Checking	0.05%
Cash Order over \$2,000	0.10%
Excessive Transactions (first 1,000 free)	\$0.25/each
Excessive Transactions - Commercial Checking (first 1,000 free)	\$0.15/each
<b>Regular Savings (Share) Account</b>	
Christmas Club - withdrawal after 1st each year	\$5/tran
Low Balance Fee - under \$500 combined end of month balance for shares, investments credit cards, loans; no fee for minors or for accounts with open checking, or during first 6 months of membership	\$5/month
Account closed within 18 mos of membership	\$20
<b>Money Market Accounts</b>	
Withdrawals/Transfers (after 6/month)	\$1/each
<b>Negotiable Instruments</b>	
Official/Cashier's Checks (first 2/mo free)	\$5/each
Money Orders	\$2/each
<b>Overdrafts/Overdraws (nonsufficient funds)</b>	
Items returned by us NSF	\$20/each
Overdraft Privilege Pay	\$20/each
Overdraft Protection Transfer	\$4/each
<i>You may be charged a fee each time a transaction is presented for payment, even if the same item is presented for payment multiple times.</i>	

<b>PRODUCT / SERVICE</b>	<b>CHARGE</b>
<b>Stop Payments</b>	
Stop Payment Order/ Renewal/Reversal	\$20/each
<b>Wire Service (3 PM daily cut off)</b>	
Funds Incoming/Outgoing, Domestic	\$15/item
Funds Incoming/Outgoing, Foreign	\$35/item
Wire Tracing	\$10/item
<b>Legal Process</b>	
Handling Of Notice Of Levy, Attachment Or Similar Legal Process Served Against Account	\$25
Research & Copies Of Account Material	\$20/Hour + copy cost
Time and Mileage	20/Hour + mileage
Payments Which Legal Process Requires to be Made From Acct	\$2/each + transmittal fees
<b>Retrieval of Statements, Histories, etc.</b>	
Transactions Occurring Prior to Last Statement Date	\$5/Stmt + Cost Of Retrieval
<b>General Account Fees</b>	
Account Reconciliation	\$4/15 min
Business Account Reconciliation	\$5/15 min
Collection Items Incoming & Outgoing	\$12/item
Deposit Item Returned Unpaid	\$5/item
Deposit Item Returned Unpaid Causing Negative Account	\$15/add'l item
Deposit Item Returned Unpaid, add'l	
3rd party fee	Actual Cost
Coupon Collections	\$6/item
Overnight Delivery At Member's Request	Actual Cost
Fax Received/Sent	\$1/page
Fax Sent, Foreign	\$1/pg + actual cost
Check Copies	\$2/item
Rolled Coin (first 2 free)	\$0.25/roll
Return Mail Fee	\$3/item
Non-member check cashing (cashback limits apply)	\$10/item

**ASI ACCOUNTS INSURED UP TO \$500,000 ESI**

American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By members' choice, this institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

Fees as of 1/1/2024 and subject to change at any time. Other fees may apply.