



Interest Rates and Fees, as of December 1, 2008

Savings Account fees	
Savings account opening Regular	\$5.00
Savings account opening Youth	\$1.00
Minimum balance	\$10.00
Monthly fee less than \$100	\$1.00
Returned check or ACH or Deposited item	\$20.00
Inactive account fee after 2 years	\$10.00/month
Closing Account (less than 1 year)	\$10.00
Holiday Club early closing	\$5.00
Checking Account fees	
Minimum balance	\$100.00
Monthly fee	\$4.00
ATM card (1 st replacement/ Additional)	\$5.00 / \$10.00
Returned check or ACH or Deposited item	\$20.00
Overdraft transfer from savings	\$10.00
Stop payment on a check	\$15.00
Reg. D Violation Fee	\$10.00
Image/Reprint of paid check	\$5.00
Account Services	
Verification of deposit	\$5.00
Reprint of statement/account history	\$5.00
Money Orders up to \$1,000	\$2.00 – \$4.00
Reconciliation or Research of account	\$25.00 per hour
Stop payment on money order	\$15.00
Domestic wire transfer	\$16.00
International wire transfer	\$35.00
Interest Rates on Loans (APR)	
<i>* As Low as</i>	
Unsecured personal loans	11%*
Credit Cards	8.9%*
Secured loans	5%
Automobile loans	7%*
Small business loans	8%*
Real Estate Loans	Please inquire with staff
Money Now Loans	16%*
Loan application fees	
Member	\$20.00
Co-signer	\$20.00
Money Now Loans	\$25.00
Real estate loan	\$350.00