

Interest Rates and Fees, as of February 1, 2010

<u>Savings Account fees</u>	
Savings account opening Regular	\$ 5.00
Savings account opening Youth	\$ 1.00
Minimum balance	\$ 10.00
Monthly fee less than \$100	\$ 3.00
Returned check or ACH or Deposited item	\$ 25.00
Inactive account fee after 2 years	\$ 10.00/month
Closing Account (less than 1 year)	\$ 10.00
Holiday Club early closing	\$ 5.00
<u>Checking Account fees</u>	
Minimum balance	\$100.00
Monthly fee	\$ 0.00
ATM card (1 st replacement/ Additional)	\$ 5.00 / \$10.00
Returned check or ACH or Deposited item	\$ 25.00
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
<u>Account Services</u>	
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
<u>Interest Rates on Loans (APR)</u>	
* As Low as	
Unsecured personal loans	11%*
Credit Cards	8.9%*
Secured loans	5.25%
Automobile loans	7%*
Small business loans	11%*
Real Estate Loans	Please inquire with staff
Money Now Loans	16%*
<u>Loan application fees</u>	
Member	\$ 20.00
Co-signer	\$ 20.00
Money Now Loans	\$ 25.00
Real estate loan	\$ 350.00