

# Fee Schedule

Checking	
True Choice Checking (with e-statements)	No Charge
Premier Choice Checking <sup>1</sup>	\$10/month
Fresh Start Checking	\$10/month
Small Business Account	\$10/month
Small Business Min. Balance Fee <sup>2</sup>	\$10/month
Money Market Excessive Withdrawal <sup>3</sup>	\$10/item
Personalized Checks <sup>4</sup>	Varies

<sup>1</sup>Fee can be avoided with \$10,000 in combined savings. <sup>2</sup>Charged if balance falls below \$500 during the month. <sup>3</sup>Charged for each withdrawal after six in a calendar month. <sup>4</sup>Checks must be ordered through Family Trust from the approved check printer/vendor.

NSF/Overdraft	
Non-Sufficient Funds (NSF)	\$32/item
No Bounce Courtesy Pay Fees <sup>5</sup>	
If transaction is less than \$5	No Charge
If transaction is \$5 or more	\$32/item
No Bounce Courtesy Pay Limit <sup>6</sup>	\$600
No Bounce Daily Max Fee Count	5/day
Overdraft Transfer from Savings	\$3/transfer
Overdraft Transfer from Credit Card <sup>7</sup>	No Charge

<sup>5</sup>Fees applied when overdraft is created by check or other electronic means. Refer to Overdraft Protection Disclosure. <sup>6</sup>Inclusive of fees. <sup>7</sup>Subject to interest and credit approval.

Pre-Paid Service Charges	
Official Check	\$3/check
Money Order	\$2/order
Gift Card <sup>8</sup>	\$3/card
Reloadable Card <sup>8</sup>	\$7.95

<sup>8</sup>Purchase or initial load fee for gift cards and reloadable cards. Additional program fees apply. Refer to reloadable card agreement.

Wire Transfers	
Incoming Wire Domestic/Int'l	\$10/transfer
Outgoing Wire Domestic	\$20/transfer

ATM/Debit Card	
Card Replacement	\$7
PIN Replacement/Change	No Charge
Family Trust ATM Transaction	No Charge
Non-Member Transaction	\$3
Non-Family Trust ATM Transaction	\$2
Non-Family Trust ATM Inquiry	\$0.75

Savings	
Prime Share	No Charge
Excessive Withdrawal <sup>9</sup>	\$3/item

<sup>9</sup>Charged for each withdrawal after six in a calendar quarter.

Service Charges	
Stop Payment	\$32/item
Missing/Incorrect Address <sup>10</sup>	\$10
Returned Deposit Item	\$15/item
Coin Counting-Members	8% if >\$300
Closed Account <sup>11</sup>	\$5
Re-Open Account (first occurrence)	\$5
Re-Open Account (2+ occurrences)	\$10
Inactive Account <sup>12</sup>	\$10/month
Statement by Mail <sup>13</sup>	\$5/statement
Collection Item <sup>14</sup>	\$10/item
Check Cashing \$1 - \$399 <sup>15</sup>	\$5/item
Check Cashing \$400 + <sup>15</sup>	\$10/item
Check Replacement	\$10/check
Tax Levy/Garnishment	\$75/occurrence

<sup>10</sup>Charged if mail is returned due to incorrect or missing address for two consecutive months. <sup>11</sup>Charged if closed within 90 days of opening date.

<sup>12</sup>Monthly fee for accounts with no activity for 12 months and a total balance of \$500 or less. <sup>13</sup>Statement by Mail Fee can be avoided with one of the following: Online banking with E-Statements, Premier Choice Checking, under age 18, age 60 and older, or a monthly direct deposit of \$100 or more. <sup>14</sup>May be additional fees from other financial institutions. <sup>15</sup> Fee can be avoided with a regular deposits.

Research/ Copies	
Research (minimum 1-hour)	\$20/hour
Activity Printout	\$2/page
Statement Copy	\$2/page
Check Copy	\$2/check

Safe Deposit Boxes	
3x5 Box	\$30/annual
3x10 Box	\$40/annual
5x10 Box	\$50/annual
10x10 Box	\$85/annual
Drilling	\$150
Key Replacement	\$30



**ESI EXCESS SHARE INSURANCE**  
Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.