

Rate and Fee Schedule

SHARE SAVINGS ACCOUNT FEES

Share Savings Excessive Withdrawal <i>(after six (6) withdrawals per month)</i>	\$5.00	per withdrawal
Share Savings Account Reopening <i>(if account reopened within one (1) year of closing)</i> Cash Return Item	\$5.00	
Stop Payment (LibertyOne Check)	\$30.00	per item per
Account Closing <i>(if membership is closed within six (6) months of opening date)</i>	\$30.00	item
Christmas Club Early Withdrawal Fee	\$10.00	
Inactive Membership	\$10.00	per withdrawal

CHECKING ACCOUNT FEES

Non Sufficient Funds		
Stop Payment	\$30.00	per item per
Check Printing prices may vary depending upon style. <i>(basic styles free for Prime Checking Account)</i> Discount Club Card	\$30.00	item
Free Checking Account <i>(if number of cleared checks exceeds twenty (20) in one (1) month)</i> Copy of Paid Check		
Automatic Overdraft Transfer	\$3.00	per month

ELECTRONIC FUNDS TRANSFER FEE

Non Sufficient Funds	\$2.00	per copy per
	\$2.00	transfer

OTHER SERVICE FEES

Account Reconciliation	\$30.00	per item
Account Research		
Statement Copy		
Cashed Return Item	\$15.00	per hour per
Overdrawn Account	\$15.00	hour per
Deposited Return Item	\$1.00	copy per
Domestic Wire Transfer <i>(outgoing)*</i>	\$30.00	item per
International Wire Transfer	\$30.00	item per
Overdraft Transfer	\$5.00	item per
Domestic Collection	\$20.00	item per
Foreign Collection	\$40.00	item per
Western Union Wire Transfer*	\$2.00	transfer per
Account History Printout	\$10.00	item per
Teller Check Withdrawal <i>(after one (1) free check per day)*</i>	\$20.00	item per
Loan Reapplication Fee (within 60 days of denial)	\$20.00	item per
Membership Fee	\$1.00	page per
Step Up CD Fee	\$3.00	check
CD's \$1,000.00 - \$24,999.00	\$25.00	
CD's \$25,000.00 & Greater	\$1.00	
Debit Card Replacement		
Debit Card Expedited Reissue	\$10.00	
Debit Card Overnight Reissue	\$25.00	
Returned Mail	\$5.00	
Account Levy/Lien/Garnishment	\$50.00	
	\$65.00	
	\$5.00	per item per
	\$75.00	item

*free for Prime Checking