



Schedule of Account Fees & Services

Account Activity Printout Fee	\$4.00
Account Escheatment Service Charge <i>(After 5 years of no account activity)</i>	\$75.00
Account Reconciliation Fee <i>(1st hour free)</i>	\$25.00 per hour
Account Research Fee <i>(1st ½ hour free)</i>	\$30.00 per hour
ATM Card Charge <i>(Statement Savings)</i>	\$1.00 monthly
Bank Checks <i>(Customers Only) (First check per day free)</i> <i>(Advantage and PassKey Checking)</i>	\$5.00 each Free
Bill Pay Fee <i>(Inactivity)</i> <i>(No bill payments scheduled in 90 days)</i>	\$5.00 per month
Business Online Fee	Per Agreement
Check Cashing Fee <i>(Non Customers)</i> <i>(Local Payroll)</i> <i>(Tax Refunds)</i>	\$10.00 \$15.00
Checking Account Reopen Fee <i>(Within 30 days of account closure)</i>	\$10.00
Check Copies <i>(Easy Checking)</i>	\$3.00 each \$1.00 each
Check Image Statement Fee	\$2.00 monthly
Check Orders	Prices vary
Coin Counting <i>(Non Customers)</i>	6%
Companion Account Transfer Fee	\$10.00 per day
Dormant Account Fee <i>(Passbook, Statement Savings, and Money Market accounts after 36 Months of no activity)</i> <i>(Checking accounts after 14 months of no activity)</i>	\$10.00 monthly
Early Account Closing Fee <i>(Health Savings Accounts within 1 year)</i> <i>(Checking & Savings Accounts within 180 days)</i> <i>(Choice Savings Club Accounts any time prior to payout)</i>	\$20.00 \$20.00 \$25.00
Facsimile (Fax) <i>(Incoming)</i>	\$3.00
Facsimile (Fax) <i>(Outgoing)</i>	\$2.00 plus \$1.00 per page
Foreign ATM Fee <i>(Non-FSB ATMs not within the Allpoint or Meredith Village Savings Bank networks)</i> <i>(Fee assessed for each inquiry, transfer, and withdrawal conducted)</i>	\$2.00 per transaction
Foreign Check Collection Fee	\$25.00 plus exchange rate
FSB Deposit Bags <i>(Zippered)</i>	\$6.00 each
FSB Deposit Bags <i>(Locked)</i>	\$28.00 each
Gift Cards <i>(PassKey Members)</i>	\$2.50 per card Free
ID Theft 911 Resolution Services <i>(PassKey Members)</i>	\$15.00 annual Free
Invalid Address Fee <i>(Charged after first returned statement)</i>	\$5.00 monthly
IRA Transfer Fee <i>(If account was opened or renewed after 08/01/2013)</i>	\$25.00
Levies/Writs/Attachments	\$125.00 each
Lost Checkbook Fee	\$25.00
Lost Passbook Fee	\$15.00
Merchant Capture	Per Agreement
Money Orders <i>(Customers Only) (First money order free per day)</i> <i>(Advantage and PassKey Checking)</i>	\$3.00 each Free
Notary Services <i>(Non-Customers)</i>	\$10.00

Overdraft (NSF) Fees and Returned Item (NSF) Fees*	\$35.00 per item presented
<i>(Business Checking Accounts)</i>	\$35.00 per item presented
<i>(Returned Item Fee for Health Savings Account)</i>	\$15.00 per item presented
<i>(Per item for overdrafts or returned items; may be created by check, in person withdrawals, ATM withdrawals, or other electronic means. *Nonsufficient Funds (NSF) Fees: If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you may be charged a NSF fee for returning the payment. Such an item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge you a NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Overdraft Fees and Returned Item Fees are types of NSF fees.)</i>	
Photocopies	\$0.25 each
Returned Deposit Item Fee	\$15.00 per item
Safe Deposit Box Rental Fee (contents not FDIC insured)	Priced by size
<i>(3X5 \$42.50 Annual) (5X5 \$50.00 Annual) (3X10 \$65.00 Annual) (5X10 \$90.00 Annual) (10X10 \$150.00 Annual)</i>	
<i>(PassKey Members receive 25% discount off first year, 10% each year thereafter)</i>	
<i>(Late charge after 30 days)</i>	\$10.00
<i>(Box Drilling)</i>	\$270.00
<i>(Key Replacement)</i>	\$70.00
Solutions Checking Debit Card Charge	\$2.00
Stop Payment Fee	\$32.00 per item
<i>(PassKey Members)</i>	Free
Telephone Transfer Fee	\$5.00
<i>(PassKey Members)</i>	Free
Temporary Check Fee	\$0.50 each
Wire Transfer Fee	
Domestic Incoming	\$17.00
<i>(PassKey Members)</i>	Free
Domestic Outgoing	\$30.00
<i>(Business Online)</i>	\$10.00
<i>(PassKey Members)</i>	Free
Foreign Incoming	\$35.00
Foreign Outgoing	\$50.00
<i>(Business Online Executive)</i>	\$35.00
External Transfer Fee <i>(Consumer Online/Mobile Banking)</i>	
Standard Incoming	Free
Standard Outgoing	Free
Next-Day Incoming	\$5.00 each
Next-Day Outgoing	\$5.00 each