

Business Service Fees

(shown per item or occurrence, unless otherwise noted)

Account Research Fee*	\$10.00	Incorrect Address, Per Returned Mail Item	\$3.00
Account Reconciliation Fee*	\$12.50	International Wire Transfers	\$40.00
Automated Clearing House (ACH) Non-Sufficient Funds (NSF)	\$30.00	Late Loan Payments	5% of Payment <i>(Charged when payment is greater than 10 days late)</i>
ACH Stop Payment	\$30.00	Levy, Garnishment, or Other Attachment	\$25.00
Cashier Check	\$1.00	Lien Filing Fees	VARIES
Certified Check	\$2.00	Loan Payment Return Deposit	\$25.00
ChacoCard NSF	\$30.00	Money Orders	\$ 1.00
ChacoCard Replacement	\$10.00	Non-Member Cashing a Check or Draft	\$8.00
Check Printing	VARIES	NSF Check <i>(Per Check)</i>	\$30.00
Classic Oak Minimum Balance	\$10.00	Photocopy of Check <i>(Per Check)</i>	\$2.00
Duplicate IRS Reporting Forms	\$2.00	Plus Transaction	\$1.00
Early Closing Fee <i>(Personal Reserve)</i> Within First 12 Months	\$5.00	Pulse Transaction	\$0.75
Excessive Holiday Account Withdrawals <i>(After 4 per calendar year)</i>	\$5.00	Re-Application Fee	\$35.00
Excessive Phone Transfers <i>(after 3/month)</i>	\$2.00	Refinance Fee	VARIES
Excessive Teller Check Withdrawals <i>(after 3/month)</i>	\$1.00	Returned Deposit Item <i>(Per Item)</i>	\$10.00
Gift Cheques	\$2.50	Statement Copies	\$2.00
Inactive Account Fee	\$5.00	Stop Payment Order <i>(Per check / series)</i>	\$30.00
		Telephone Check Withdraw Fee	\$1.00
		Traveler's Checks	\$0.50/hundred
		Wire Transfers	\$14.00

Credit Card Fees

(Subject to cardholder agreement)

Late Payment	\$15.00
Over Limit	\$15.00
Card Replacement	\$10.00
Returned Payment	\$25.00
Temporary Credit Limit Increase	\$10.00
Special Order Card Fee	\$10.00

Safety Deposit Boxes

(Annual Rental Fees)

3 x 5	\$20.00 + sales tax
3 x 10	\$30.00 + sales tax
5 x 10	\$50.00 + sales tax
Drilling Of Box	\$95.00

MEMBER BUSINESS CHECKING ACCOUNTS
Account Characteristics & Pricing Strategies

Account Characteristics	Business BASIC Checking	Business ECONOMY Checking	Business PLUS Checking	Business PREMIUM Checking
Minimum Balance	\$ 500	\$ 2,500	\$ 5,000	\$ 10,000
Minimum Balance Fee	\$ 10	\$ 25	\$ 35	\$ 50
Free Debit Transaction Items <i>per month</i>	200	400	600	800
Excess Debit Transaction Fee	\$.30 each item over 200	\$.20 each item over 400	\$.10 each item over 600	\$.05 each item over 800
Free Credit Transaction Items <i>per month</i>	100	200	300	400
Excess Credit Transaction Fee	\$.30 each item over 100	\$.20 each item over 200	\$.10 each item over 300	\$.05 each item over 400
Overdraft Transfer Fee	\$ 10	\$ 10	\$ 10	\$ 10
Dividend <i>(paid monthly on average daily balance)</i>	N/A	N/A	0.25%	0.50%
Complimentary Endorsement Stamp	✓	✓	✓	✓

*Per hour NOTE: All fees are subject to change. Changes made in favor of the member will not receive prior notice.