

## FEE SCHEDULE

<b>BASE SHARE ACCOUNTS</b>	
Excess Withdrawal Fee (above 3 per quarter)	\$4.00
Closure Fee (within 90 days of opening)	\$20.00
<b>SHARE DRAFT (CHECKING) ACCOUNTS</b>	
<b>Monthly Minimum Balance Fee For Share Draft Accounts</b>	
- Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
- No Fee Share Draft	\$0.00
- Interest Share Draft per month (average balance below \$300.00)	\$5.00
- Personal Business Share Draft (average balance below \$1,000)	\$10.00
- Basic Business Share Draft (average balance below \$1,000)	\$10.00
Returned NSF Check or ACH (Non Sufficient Funds-per item)	\$33.00
Stop Payment	\$33.00
Overdraft Privilege ( per item paid on member's behalf) - ACH, Debits, Checks	\$33.00
Overdraft Protection Transfer (Transfer from savings)	\$7.00
Check Copy (Official or Share Draft)	\$3.00
Collection (overdraft)	\$15.00
Draft (Check) Printing Charges	depends on style
<b>CHRISTMAS CLUB Early Withdrawal</b>	\$10.00
<b>MONEY MARKET ACCOUNTS</b>	
Minimum Balance Fee (average below \$1000)	\$5.00
Excess Withdrawal Fee (each over 6 per month)	\$5.00
<b>OTHER FEES &amp; CHARGES DEBIT</b>	
Returned Deposited Items:	
- From others	\$15.00
- From member	\$25.00
Account History Printout / Statement Reprint	\$5.00
Account Balancing/Research (per hour)	\$20.00
Account Verification	\$10.00
Bad Address (Monthly) (Returned Statements Undeliverable)	\$5.00
Check Cashing (checks over \$200.00)	\$5.00
Merchant Cashier Check (from Personal Check)	\$15.00
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Money Orders (each)	\$1.50
Teller Check / Official Check	\$5.00
Photo Copy (per page)	\$2.00
Shared Branching Convenience	\$1.50
Signature Guarantee (for members only)	\$10.00
Telephone Transfer (teller assisted - call center)	\$2.00
Business Account Bill Pay (Per Month)	\$5.95
Wire Transfer (Domestic)	\$15.00
Wire Transfer (International)	varies
Replace Damaged/Lost/Stolen Card VISA/Debit/ATM	\$10.00
<b>ATM Transaction Fees:</b>	
- Publix PRESTO! ATM Nationwide	FREE
- Non MembersFirst ATM Transaction	\$1.75
- Non MembersFirst ATM Balance inquiry fee	\$1.75
Overnight / Expedited Delivery	Actual Cost
UCC Form Filing	\$10.00
Loan Advance Processing Fee	\$30.00
GA Mortgage Loan Fee	\$10.00
Flood Certification	\$25.00
Legal Process - Per Event	\$50.00
Title Fee (used vehicle loans)	\$49.00