



FEE SCHEDULE

Effective January 1, 2008

Share Account	Minimum \$25 deposit to open
Share Draft Account	Free; \$25 to open
	No monthly service charge
Business Share Draft Account	\$11 / includes check images
Money Order	\$1.25 each
Cashier's Check	\$3.00each
Credit Union Check	\$1.50 payable to 3 rd party (loans not included)
Travelex Card	\$9.95 for amounts \$250.00 to \$9,999.99
Stop Payment	\$23 each
NSF	\$29 each
Deposited Check Return	\$15 each
XFR from Shares for NSF	\$1.00 (3 times per month)
Returned ACH Items	\$29 each
Account History – Printout	\$0.25 per page
ATM Withdrawals	12 free per month - \$1.25 thereafter
ATM card re-issuance	\$10 each
Wire Transfers	\$13.50 each
Western Union	\$22.50 each
Western Union after 2:00 p.m.	Schedule
Account Research	\$20 per hour (min. 2 hours)
Share Draft Copies	\$2.50 each
Debit Card	\$1.00 per month after 6 months
Debit Card Replacement	\$10 per card
VISA Card Application Fee	\$5.00
VISA Card Over Limit Fee	\$10.00 per month over limit
VISA Card Replacement	\$10 per card
Dormant Account Fee	\$2 per month on acts w/no activity for 1 yr
PC Account Access (Guardian Connection)	\$1.00 per month after 6 months
Bill Pay – (Guardian Pay)	\$5.95 per month after 3 months