

ACCOUNT FEES

Account Reconciliation (one hour minimum)	\$10.00/hour
Account Research Fee (one hour minimum)	\$20.00/hour
Account Type Update	\$10.00
ATM/Debit Card	
In network ATM withdrawal Fees ¹	FREE
Out of network ATM W/D Fees	\$2.00
Backup Withholding/Garnishment	\$5.00/month
Bulk Coin Deposit	
Member.....	5% of Amount
Non-Member.....	10% of Amount
Certified Check	\$5.00/check
Check Copy	\$3.00/each
Check Cashing Fee (non-member)	\$5.00/check
Check Printing Fee	Varies by style and options
Christmas Club/Account	
Withdrawal fee	\$10.00/withdrawal
Collection Fee	\$25.00/each
Draft Collections	
Domestic.....	\$25.00/item
Foreign	\$30.00/item
Deposit Verification	\$10.00/each
Early Checking Account Closure Fee²	
Within first 6 months	\$25.00/each
Early Membership Account Closure Fee	
Within first 6 months	\$25.00/each
Escheatment Submission	\$50.00
Fax Service	\$1.00/page
Inactive Share Account Fee³	
No activity for 12 months, no other deposit or loan accounts	\$25.00/month
Inactive Checking/ FLEX Account Fee	
No activity for 12 months	\$25.00/month
Incorrect Address	\$5.00/month
IRA Accounts	
IRA Closed Account	\$5.00
IRA New Account	\$3.50
IRA Annual Maintenance Fee	\$10.00
Legal Process/Tax Levy	\$25.00/item
Loan Skip A Pay Fee	\$29.95/each
Money Order	
Money Order	\$2.00/each
Non-Sufficient Funds/Privilege	
Pay/Held Funds Fee	\$29.00/item
Notary Services	\$20.00 per stamp
Online/Telephone Payment Origination	\$10.00/each
Overdraft Transfer Fee	\$5.00/transfer

1. ATM Network includes Allpoint, CULIANCE, MoneyPass, and Xplore-owned machines.
2. Excludes Kasasa Accounts.
3. Excludes primary members age 18 or younger.
4. Excludes any membership with primary owner 65 years of age or greater, Kasasa Accounts or members receiving statements electronically.
5. Does not apply to Business Accounts

Overdraft Transfer Fee from Line of Credit	\$5.00/transfer
Overdraft Transfer Fee from VISA Credit Card	
.....	\$5.00/transfer
Paper Statement Fee^{4,5}	\$3.00/month
Returned Fee on Deposited Items and Loan Payments	
Same Party	\$25.00/item
Third Party	\$5.00/item
Savings Account Excessive Cash Withdrawal Fee	
Per withdrawal after 3 each month	\$5.00/item
Statement Copy	\$5.00/each month printed
Stop Payment-Standard (180 days)	\$29.00/each
Telephone Transfers	
SHELLY 24-hour Telephone Service.....	FREE
Telephone Transfers (Non-SHELLY)	\$3.00/each
Teller Checks	\$8.00/each
Temporary Checks	\$2.00/4
Term Share Early Withdrawal Penalty (All)	
Terms of 6 months or less	90 days dividends
Terms from 6 to 24 months.....	180 days dividends
Terms greater than 24 months.....	365 days dividends
VISA Credit Cards⁵	
Balance Transfer	\$5.00 or 2% whichever is greater
Cash Advance.....	\$5.00 or 2% whichever is greater
Credit Card Delinquency Fee	\$25.00/occurrence
VISA Credit/ATM/Debit Card Replacements	
Card Replacement.....	\$5.00/each
Change PIN#	FREE
1 Day Replacement Rush Fee-Car	\$50.00
2 Day Replacement Rush Fee-Card.....	\$25.00
International Replacement Rush Fee-Card.....	\$75.00
Assessment Fee.....	2%/amount
VISA Prepaid Cards	
Everyday Spend Prepaid Card	\$4.95/each
Gift Card.....	\$3.95/each
Western Union Service	
Domestic.....	\$20.00/each
International	\$40.00/each
Wire Transfer	
Domestic Incoming.....	\$8.00
Domestic Outgoing	\$20.00/transfer
International Incoming.....	\$15.00
International Outgoing.....	\$50.00/transfer
Outgoing Wire Trace/Reversal	Based on amount
Par value of one share	
.....	\$5.00



Schedule of Fees

CONSUMER CHECKING ACCOUNTS

Xplore Debit Account

Monthly Service Charge (if balance falls below \$100)	\$5.00
In-network ATM withdrawal fee ¹	FREE
Out-of-network ATM Withdrawals fee	\$2.00
Online Banking/Online Bill Pay	FREE

No monthly service charge with eStatements

Renew Debit Account

Monthly Service Charge	\$10.00
In-network ATM withdrawals fee ¹	FREE
Out-of-network ATM withdrawals fee	\$2.00
Online Banking/Online Bill Pay	FREE
Everyday Spend Prepaid Card	\$4.95/each

BUSINESS ACCOUNTS²

Xplore Business Savings

Minimum deposit/balance	\$5.00
Monthly Service Charge (waived w/ average balance of \$200 or e-Statments)	\$5.00
Online Banking/Online Bill Pay	FREE
Paper Statement Fee (waived with e-Statments)	\$5.00

Xplore Business Visa

Balance Transfer	\$5.00 or 2% whichever is greater
Cash Advance	\$5.00 or 2% whichever is greater
Credit Card Delinquency Fee	\$25.00

Xplore Business Checking

See table below for fee disclosure.

	Xplore Business Checking	Xplore Business Checking Plus	Xplore Commercial Checking	Xplore IOLTA Business Checking
Minimum deposit/balance	\$100.00	\$100.00	\$100.00	\$100.00
Monthly Service Charge (waived with average daily balance)	\$5.00 ³	\$7.00 ⁴	\$15.00 ⁵	\$5.00 ⁶
Currency Transactions Tier 1 (no charge)	\$0.01 - 9999.99	\$0.01 - 19,999.99	\$0.01 - 49,999.99	\$0.01 - 9999.99
Currency Transactions Tier 2 (\$30.00 fee)	\$10,000 - 49,999.99	\$20,000 - 59,999.99	\$50,000 - 69,999.99	\$10,000 - 49,999.99
Currency Transactions Tier 3 (\$60.00 fee)	\$50,000+	\$60,000+	\$70,000+	\$50,000+
Transaction Allowance	Up to 150 transactions with no fee	Up to 250 transactions with no fee	Up to 800 transactions with no fee	Up to 150 transactions with no fee
Transaction Fee after allowance	\$0.15/item	\$0.15/item	\$0.35/item	\$0.15/item
Monthly Account Analysis Statement	\$5.00	\$5.00	\$10.00	\$5.00

1. ATM Network includes Allpoint, CULIANCE, MoneyPass, and Xplore- owned machines

2. This category of fees, in addition to all others on the Fee Schedule, applies to Business Share accounts.
Monthly service charge waived with minimum average daily balances of: ³\$200; ⁴\$500; ⁵\$5000; ⁶\$200.