



# Schedule of Fees

## ACCOUNT FEES

<b>Account Reconciliation/Research Fee (1hr min)</b> .....	\$20.00/hour
<b>Account Type Update (Kasasa Re-Enrollment)</b> .....	\$10.00
<b>ATM/Debit Card</b>	
In network ATM withdrawal Fees <sup>1</sup> .....	FREE
Out of network ATM W/D Fees .....	\$2.00
<b>Backup Withholding</b> .....	\$5.00/month
<b>Certified Check</b> .....	\$5.00/check
<b>Check Copy</b> .....	\$3.00/each
<b>Check Cashing Fee (non-member)</b> .....	\$5.00/check
<b>Check Printing Fee</b> .....	Varies by style and options
<b>Christmas Club Account</b>	
Early Withdrawal fee .....	\$15.00/withdrawal
<b>Collection Fee</b> .....	\$25.00/each
<b>Draft Collections</b>	
Domestic .....	\$25.00/item
Foreign .....	\$150.00/item
<b>Deposit Verification</b> .....	\$10.00/each
<b>Early Checking Account Closure Fee<sup>2</sup></b>	
Within first 6 months .....	\$25.00/each
<b>Early Membership Account Closure Fee</b>	
Within first 6 months .....	\$25.00/each
<b>Escheatment Submission</b> .....	\$100.00/per submission
<b>Fax Service</b> .....	\$1.00/page
<b>Inactive Share Account Fee<sup>3</sup></b>	
No activity for 12 months, no other active deposit accounts or active loan accounts .....	\$10.00/month
<b>Inactive Checking/ FLEX Account Fee</b>	
No activity for 12 months .....	\$10.00/month
<b>Incorrect Address</b> .....	\$5.00/month
<b>IRA Accounts</b>	
IRA Outgoing Transfer .....	\$20.00
IRA Account Closure .....	\$20.00
IRA Annual Maintenance Fee .....	\$10.00
<b>Legal Process/ Tax Levy</b> .....	\$50.00
<b>Loan Skip A Pay Fee</b> .....	\$29.95/each
<b>Non-Sufficient Funds</b> .....	\$29.00
<b>Courtesy Pay Fee</b> .....	\$29.00

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.

<b>Held Funds Fee</b> .....	\$29.00
<b>Notary Services</b> .....	\$20.00 per stamp
<b>Telephone/Online Payment Origination</b> .....	ACH/Debit/Credit \$5.00
<b>Overdraft Transfer Fee</b> .....	
.....	\$5.00/transfer
<b>Paper Statement Fee<sup>4</sup></b> .....	\$5.00/month
<b>Returned Fee on Deposited Items and Loan Payments</b> .....	\$29.00/item
<b>Statement Copy</b> .....	\$5.00/each month printed
<b>Stop Payment-Standard (180 days)</b> .....	\$29.00/each
<b>Teller Checks</b> .....	\$5.00/each
Stale-dated Teller Check Fee .....	\$5.00/each
<b>Temporary Checks</b> .....	\$2.00/4
<b>Term Share Trade Up Fee</b>	
Trade-Up Fee is 0.50% of principal balance	
<b>Term Share Early Withdrawal Penalty (All)</b>	
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
<b>VISA Credit Cards</b>	
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
<b>VISA Credit/ATM/Debit Card Replacements</b>	
Card Replacement .....	\$5.00/each
Change PIN# .....	FREE
2 Day Replacement Rush Fee-Card.....	\$50.00
International Replacement Rush Fee-Card .....	At Cost
Assessment Fee .....	2%/amount
<b>Wire Transfer</b>	
Wire Fee Incoming.....	\$12.00
Domestic Outgoing.....	\$20.00/transfer
International Outgoing .....	\$55.00/transfer
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

**Renew Debit Account\***  
 Monthly Service Charge..... \$5.00

\*No monthly service charge with eStatements

**Temporary Resident Debit Account**  
 Monthly Service Charge ..... \$5.00

## BUSINESS ACCOUNTS <sup>2</sup>

**Xplore Business Savings**  
 Minimum deposit/balance ..... \$5.00  
 Online Banking/Online Bill Pay ..... FREE  
 Paper Statement Fee  
 (waived with e-Statements) ..... \$5.00

**Xplore Business Checking**  
 See table below for fee disclosure.

**Xplore Business Flex Account**  
 Monthly Service Charge  
 (waived w/ average daily balance of \$500) ..... \$5.00  
 Minimum Opening Balance..... \$2,000.00

**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	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 <sup>3</sup>	\$7.00 <sup>4</sup>	\$30.00 <sup>5</sup>	\$5.00 <sup>6</sup>
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

- ATM Network includes Allpoint, CULIANCE, MoneyPass, and Xplore- owned machines
- 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: <sup>3</sup>\$200; <sup>4</sup>\$500; <sup>5</sup>\$25,000; <sup>6</sup>\$200.