

RATE & FEE SCHEDULE

Business & Other Entity Accounts

The Rate & Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at Security Credit Union.

SHARE SAVINGS ACCOUNT	NT			
\$40,000 & over	.01%	with an APY of .01%		
\$0 - \$39,999.99	.01%	with an APY of .01%		
BUSINESS CHECKING ACCOUNT				
All	.00%	with an APY of .00%		
SUB-SHARE ACCOUNT (Christmas Club, etc.)				
\$40,000 & over	.01%	with an APY of .01%		
\$0 - \$39,999.99	.01%	with an APY of .01%		
IRA SHARE SAVINGS ACCOUNT				
\$10,000 & over	.25%	with an APY of .25%		
\$0 - \$9,999.99	.15%	with an APY of .15%		
MONEY MARKET ACCOUNT				
\$150,000 & over	.45%	with an APY of .45%		
\$100,000 - \$149,999.99	.40%	with an APY of .40%		
\$50,000 - \$99,999.99	.35%	with an APY of .35%		
\$25,000 - \$49,999.99	.30%	with an APY of .30%		
\$2,500 - \$24,999.99	.25%	with an APY of .25%		
APY = Annual Percentage Yield				

Rate Information is effective as of 1/1/2024.

Rates, terms, and conditions effective as of the date above and are subject to change without notice.

Please call (810) 235-2322 for current rates.



FEE INFORMATION

\$250.00 per month

FEES APPLICABLE TO ALL	ACCOUNTS (Exclude	es Certificates):
------------------------	-------------------	-------------------

Money Service Business Fee**

Account Service Fee \$4.95 per month Waved for accounts with average daily balance of \$250 or more: open CD-open Checking with at least three debt card transactions, three checks cleared or three ACH Debts in the month or primary member is unifer 20 yrs. \$25.00 Account Re-open within 6 months of closing \$10.00 Account Research Fee \$3.00 per item Account Research Fee \$3.00 per item Cashier Check / Money Order \$4.00 per item Change of Account Number 1m free, \$20.00 each Check Cashing Fee \$5.00 Coin Counting Fee 4.9% Inactive Account Fee \$5.00 monthly Garnishment/Levy Fee \$75.00 per request Return Item Fee \$5.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$5.00 per item Value Primed Statements Fee \$5.00 per month Notary Fee \$5.00 Signature Guarantee Fee \$5.00 Vorification of Deposit \$10.00 ATM Foreign Network Inquiry Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Foreign Withdrawal Fee \$5.00 per	Money Service Business ree	\$250.00 per monui
Account Re-open within 6 months of closing Account Histories Account Research Fee S30.00 per item Account Research Fee S30.00 per item Change of Account Number Change of Account Number Check Cashing Fee S5.00 Coin Counting Fee Inactive Account Fee S5.00 monthly Garnishment/Levy Fee Return Item Fee Returned Mail Fee Statement Fee Returned Mail Fee Statement Copy Fee Statement Copy Fee S5.00 per item S6.00 per presentment S6.00 per presentment S6.00 per presentment S6.	Waived for accounts with average daily balance of \$250 or more; open Loan/Visa; open CD; open Checking with at least three debit card transactions, three checks cleared or three ACH Debits in the month or primary member is	\$4.95 per month
Account Histories Account Research Fee S30.00 per item Account Research Fee Cashier Check / Money Order Change of Account Number Change of Account Number Change of Account Number Check Cashing Fee S5.00 Coin Counting Fee Inactive Account Fee S5.00 monthly Garnishment/Levy Fee Return Item Fee Returned Mail Fee Statement Fee Returned Mail Fee Statement Copy Fee Statement Copy Fee Statement Copy Fee Statement Fee Statement Fee S5.00 per item Statement Fee Statement Fee S5.00 per month Telephone Transfer Fee Non-Member Check Cashing Fee Non-Member Check Cashing Fee Notary Fee S5.00 Signature Guarantee Fee Verification of Deposit ATM Foreign Network Inquiry Fee ATM Foreign Network Inquiry Fee ATM Foreign Withdrawal Fee ATM Card Replacement Fee Loan Extension Agreement Fee Loan Extension Agreement Fee Loan Refinance/Adjustment Fee Loan Refinance/Adjustment Fee Payment Convenience Fee Skip-A-Payment Fee Unclaimed Property (Escheat) Fee Waised on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* S5.00 per presentment Insufficient Funds Fee* Overdraft Transfer Fee* S5.00 per presentment Insufficient Funds Fee* S5.00 per presentment Insufficient Funds Fee* S5.00 per presentment Insufficient Funds Fee*	Account Closing within 90 days of opening	\$25.00
Account Research Fee \$30.00 per hour Cashier Check / Money Order \$4.00 per item Change of Account Number 11st free, \$20.00 each Check Cashing Fee \$5.00 Coin Counting Fee 4.9% Inactive Account Fee \$5.00 monthly Garnishment/Levy Fee \$75.00 per request Return Item Fee \$25.00 per item Returned Mail Fee \$5.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$3.00 per item Statement Sonly, eStatements are free Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$5.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per itransfer ATM Foreign Transfer Fee \$1.50 per transfer ATM Gard Replacement Fee \$1.50 per transfer Loan Addendum Fee \$5.00 per card Loan Addendum Fee \$5.00 per card Loan Refinance/Adjustment Fee \$5.00 per loan Loan Extension Agreement Fee \$5.00 per loan Payment Convenience Fee \$1.50 per loan Unclaimed Property (Escheat) Fee \$5.00 per loan Verigeater hans \$5.00 per presentment	Account Re-open within 6 months of closing	\$10.00
Cashier Check / Money Order Change of Account Number Change of Account Number Check Cashing Fee S5.00 Coin Counting Fee Inactive Account Fee Garnishment/Levy Fee Return Item Fee Returned Mail Fee Statement Fee Printed statements only, eStatements are free Statement Copy Fee Statement Copy Fee S5.00 per item Statement Copy Fee Statement Copy Fee S5.00 per month Telephone Transfer Fee Non-Member Check Cashing Fee Notary Fee Signature Guarantee Fee Verification of Deposit ATM Foreign Network Inquiry Fee ATM Foreign Withdrawal Fee ATM Foreign Withdrawal Fee Loan Addendum Fee Loan Addendum Fee Loan Addendum Fee Loan Refinance/Adjustment Fee Skip-A-Payment Fee Waived on accounts with a combined loan balance or Business Visa Credit Card Irmit greater Ihan S5.00 of ver tha a minimum of ten (110) debit card transactions per capend month Check Copy Fee* S5.00 per ropy Fees Courtesy Pay Fee* Insufficient Funds Fee* S5.00 per ropy reantment Insufficient Funds Fee* S5.00 per ropy reantment Insufficient Funds Fee* S5.00 per ropy reantment Insufficient Funds Fee* S5.00 per presentment Insufficient Funds Fee* S5.00 per presentment Insufficient Funds Fee* S5.00 per presentment Coverdraft Transfer Fee*	Account Histories	\$3.00 per item
Change of Account Number Check Cashing Fee S5.00 Coin Counting Fee Inactive Account Fee S5.00 monthly Garnishment/Levy Fee Return Item Fee Returned Mail Fee Statement Fee Printed statements are free Statement Copy Fee Statement Copy Fee S5.00 per item Statement Copy Fee S5.00 per month Telephone Transfer Fee Non-Member Check Cashing Fee Notary Fee Signature Guarantee Fee Verification of Deposit ATM Foreign Network Inquiry Fee ATM Foreign Withdrawal Fee ATM Foreign Withdrawal Fee Loan Addendum Fee Loan Addendum Fee S5.00 per loan Loan Extension Agreement Fee Sikip-A-Payment Fee Unclaimed Property (Escheat) Fee Skip-A-Payment Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* S5.00 per presentment Insufficient Funds Fee*	Account Research Fee	\$30.00 per hour
Check Cashing Fee 4.9% Inactive Account Fee \$5.00 monthly Garnishment/Levy Fee \$75.00 per request Return Item Fee \$25.00 per item Returned Mail Fee \$5.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$3.00 per statement Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$5.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transction ATM Card Replacement Fee \$5.00 per loan Loan Extension Agreement Fee \$5.00 per loan Loan Refinance/Adjustment Fee \$5.00 per loan Payment Convenience Fee \$1.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$5.00 per copy Check Copy Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment	Cashier Check / Money Order	\$4.00 per item
Coin Counting Fee 4.9% Inactive Account Fee \$5.00 monthly Garnishment/Levy Fee \$75.00 per request Return Item Fee \$25.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$3.00 per statement Printed statements only, eStatements are free Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 per transfer Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Graign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Extension Agreement Fee \$10.00 per request Loan Refinance/Adjustment Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Drayment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$50.00 per copy Check Copy Fee* \$5.00 per copy Check Printing Fees \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$5.00 per presentment	Change of Account Number	1st free, \$20.00 each
Inactive Account Fee \$5.00 monthly Garnishment/Levy Fee \$75.00 per request Return Item Fee \$25.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$3.00 per statement Printed statements only, eStatements are free Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$5.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 per request \$1.50 per inquiry ATM Foreign Network Inquiry Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$50.00 per month Printed states and solo of the minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$5.00 per presentment Overdraft Transfer Fee* \$5.00 per presentment	Check Cashing Fee	\$5.00
Garnishment/Levy Fee \$75.00 per request Return Item Fee \$25.00 per item Returned Mail Fee \$5.00 per item Statement Fee \$5.00 per item Statement Fee \$3.00 per statement Printed statements only, eStatements are free Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 per transfer Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$55.00 per loan Loan Extension Agreement Fee \$55.00 per loan Loan Refinance/Adjustment Fee \$55.00 per loan Loan Refinance/Adjustment Fee \$55.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$55.00 per copy Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$55.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$55.00 per transfer	Coin Counting Fee	4.9%
Returned Mail Fee Returned Mail Fee Statement Fee Printed statements only, eStatements are free Statement Copy Fee Statement Copy Fee Statement Fee Statement Fee	Inactive Account Fee	\$5.00 monthly
Returned Mail Fee \$5.00 per item Statement Fee Printed statements only, eStatements are free Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 Notary Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 Verification of Deposit \$10.00 per request \$1.50 per inquiry ATM Foreign Network Inquiry Fee \$1.50 per transfer ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transfer ATM Gard Replacement Fee \$5.00 per card Loan Addendum Fee \$5.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50.000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per presentment Check Copy Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$5.00 per transfer	Garnishment/Levy Fee	\$75.00 per request
Statement Fee \$3.00 per statement Printed statements only, eStatements are free \$3.00 per month Telephone Transfer Fee \$5.00 per transfer Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$5.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$5.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$25.00 per month Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50.00 or with a minimum of ten (10) debit card transactions per calendar month \$5.00 per copy Check Copy Fee* \$35.00 per presentment	Return Item Fee	\$25.00 per item
Statement Copy Fee \$3.00 per month Telephone Transfer Fee \$5.00 Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transfer ATM Gard Replacement Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$5.00 per loan Loan Extension Agreement Fee \$55.00 per loan Loan Refinance/Adjustment Fee \$55.00 per loan Payment Convenience Fee \$10.00 per loan Payment Convenience Fee \$50.00 per loan Property (Escheat) Fee \$55.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Overdraft Transfer Fee* \$5.00 per transfer	Returned Mail Fee	\$5.00 per item
Telephone Transfer Fee \$5.00 per transfer Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$5.00 per card Loan Addendum Fee \$5.00 per card Loan Refinance/Adjustment Fee \$35.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Payment Convenience Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50.000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer		\$3.00 per statement
Non-Member Check Cashing Fee \$5.00 Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$5.00 per loan Loan Extension Agreement Fee \$55.00 per loan Loan Refinance/Adjustment Fee \$55.00 per loan Payment Convenience Fee \$10.00 per loan Unclaimed Property (Escheat) Fee \$55.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50.000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$55.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	Statement Copy Fee	\$3.00 per month
Notary Fee \$5.00 Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request \$10.00 per request \$1.50 per inquiry \$1.50 per inquiry \$1.50 per transfer Fee \$1.50 per transfer Fee \$1.50 per transaction \$1.50 per presentment \$1.50 per transaction \$1.50 per presentment \$1.50 per transaction \$1.50 per transaction \$1.50 per presentment \$1.50 per transaction \$1.5	Telephone Transfer Fee	\$5.00 per transfer
Signature Guarantee Fee \$10.00 Verification of Deposit \$10.00 per request \$1.50 per inquiry ATM Foreign Network Inquiry Fee \$1.50 per transfer ATM Foreign Transfer Fee \$1.50 per transaction ATM Card Replacement Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$55.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Verdraft Transfer Fee* \$55.00 per transfer	Non-Member Check Cashing Fee	\$5.00
Verification of Deposit ATM Foreign Network Inquiry Fee ATM Foreign Transfer Fee ATM Foreign Withdrawal Fee ATM Card Replacement Fee Loan Addendum Fee Loan Extension Agreement Fee Loan Refinance/Adjustment Fee S50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Loan Refinance/Fee \$35.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* Check Printing Fees Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$55.00 per transfer	Notary Fee	\$5.00
ATM Foreign Network Inquiry Fee \$1.50 per inquiry ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Payment Convenience Fee \$10.00 per loan Payment Convenience Fee \$10.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$55.00 per transfer	Signature Guarantee Fee	\$10.00
ATM Foreign Transfer Fee \$1.50 per transfer ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$25.00 per month Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	Verification of Deposit	\$10.00 per request
ATM Foreign Withdrawal Fee \$1.50 per transaction ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$25.00 per month Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	ATM Foreign Network Inquiry Fee	\$1.50 per inquiry
ATM Card Replacement Fee \$5.00 per card Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee \$25.00 per month Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	ATM Foreign Transfer Fee	\$1.50 per transfer
Loan Addendum Fee \$350.00 per loan Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$5.00 per transfer	ATM Foreign Withdrawal Fee	\$1.50 per transaction
Loan Extension Agreement Fee \$50.00 per loan Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$55.00 per transfer	ATM Card Replacement Fee	\$5.00 per card
Loan Refinance/Adjustment Fee \$35.00 per loan Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	Loan Addendum Fee	\$350.00 per loan
Payment Convenience Fee \$10.00 per request Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$55.00 per transfer	Loan Extension Agreement Fee	\$50.00 per loan
Skip-A-Payment Fee \$50.00 per loan Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	Loan Refinance/Adjustment Fee	\$35.00 per loan
Unclaimed Property (Escheat) Fee \$75.00 per account FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per transfer	Payment Convenience Fee	\$10.00 per request
FEES APPLICABLE TO CHECKING ACCOUNTS: Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* Courtesy Pay Fee* Insufficient Funds Fee* Overdraft Transfer Fee* \$25.00 per month \$5.00 per copy Varies on check style \$35.00 per presentment \$35.00 per presentment \$5.00 per transfer	Skip-A-Payment Fee	\$50.00 per loan
Business Checking Account Fee Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$5.00 per transfer	Unclaimed Property (Escheat) Fee	\$75.00 per account
Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions per calendar month Check Copy Fee* \$5.00 per copy Check Printing Fees Varies on check style Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Overdraft Transfer Fee* \$5.00 per transfer	FEES APPLICABLE TO CHECKING ACCOUNTS:	
Check Printing Fees Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Overdraft Transfer Fee* \$55.00 per transfer	Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of ten (10) debit card transactions	\$25.00 per month
Courtesy Pay Fee* \$35.00 per presentment Insufficient Funds Fee* \$35.00 per presentment Overdraft Transfer Fee* \$5.00 per transfer	Check Copy Fee*	\$5.00 per copy
Insufficient Funds Fee* \$35.00 per presentment Overdraft Transfer Fee* \$5.00 per transfer	Check Printing Fees	Varies on check style
Overdraft Transfer Fee* \$5.00 per transfer	Courtesy Pay Fee*	\$35.00 per presentment
	Insufficient Funds Fee*	\$35.00 per presentment
Stop Payment Fee* \$35.00 per check	Overdraft Transfer Fee*	\$5.00 per transfer
	Stop Payment Fee*	\$35.00 per check

^{*}Applies to checks or electronic transactions

You may be charged a Courtesy Pay or Insufficient Funds Fee, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a fee was previously charged. This means that you could be charged multiple fees for one transaction that you authorized.