



Par Value of Share = \$5.00

Minimum Balance Requirements:

Share Savings Account.....	\$5.00
Solid Saver Account.....	\$5.00
InvestAccount*	\$1,000.00
Money Market Advantage*	\$2,500.00
Prime Checking*	\$500.00

*Monthly minimum balance fee \$10.00

Schedule of Fees, Charges & Miscellaneous Services

Subject to change.

Check Card	free
ATM Card.....	free
Mainstreet ATM Withdrawal	free
Non-Mainstreet ATM Withdrawal.....	\$1.00
Replacement Cards (ATM/Check Card).....	\$5.00
OnlineAccess	free
Online Bill Payer (<i>active users</i>).....	free
PhoneAccess	free
Cashier's Check.....	\$2.00
Money Order	\$2.00
Phone Payments (<i>from other financial inst.</i>)	\$7.50
Printout of Account Activity.....	page/\$1.00
Statement Copy	\$3.00
Check Copy	\$1.00
Research/Reconciliation (+ <i>copies</i>)	hour/\$20.00
Non-Sufficient Funds (NSF)	item/\$27.50
Overdraft Payment (OD).....	item/\$27.50
Overdraft Privilege.....	item/\$27.50
Stop Payment <i>single item/check or ACH</i>	item/\$20.00
<i>series of checks</i>	\$35.00
Wire Transfer <i>incoming</i>	free
<i>outgoing domestic</i>	\$25.00
<i>outgoing foreign</i>	\$55.00
American Express® Travelers Cheques	
<i>one authorized signer</i>	\$1.00 per \$100.00
<i>two authorized signers</i>	\$2.00 per \$100.00
Garnishment/Lien Admin. Fee.....	\$10.00
Item Collection Fee <i>domestic</i>	\$10.00
<i>foreign</i>	\$20.00
Return Deposit Item.....	\$10.00
Escheatment Fee	\$50.00
Collections Fee	\$15.00

Transfers

In Person	free
By Mail.....	free
Mainstreet ATM	free
OnlineAccess*	free
PhoneAccess*	free
Internal Loan Payment.....	free
ACH Debit*	free
Telephone Requests*	\$3.00
Overdraft Transfer*	\$3.00

*Federal Regulation "D" limits these transfers from savings-type accounts to a maximum of six per month.

