



Schedule of Fees & Charges

SHARE SAVINGS ACCOUNT FEES

Share Savings Excessive Withdrawal <i>(after six (6) withdrawals per month)</i>	\$5.00	per withdrawal
Share Savings Account Reopening <i>(if account reopened within one (1) year of closing)</i>	\$5.00	
Cash Return Item	\$30.00	per item
Stop Payment (LibertyOne Check)	\$30.00	per item
Account Closing <i>(if membership is closed within six (6) months of opening date)</i>	\$10.00	
Christmas Club Early Withdrawal Fee	\$10.00	per withdrawal
Inactive Membership	\$5.00	per month

CHECKING ACCOUNT FEES

Non Sufficient Funds	\$30.00	per item
Stop Payment	\$30.00	per item
Check Printing prices may vary depending upon style. <i>(basic styles free for Prime Checking Account)</i>		
Discount Club Card	\$3.00	per month
Free Checking Account <i>(if number of cleared checks exceeds twenty (20) in one (1) month)</i>	\$5.00	per month
Copy of Paid Check	\$2.00	per copy
Automatic Overdraft Transfer	\$2.00	per transfer

ELECTRONIC FUNDS TRANSFER FEE

Non Sufficient Funds	\$30.00	per item
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OTHER SERVICE FEES

Account Reconciliation	\$15.00	per hour
Account Research	\$15.00	per hour
Statement Copy	\$1.00	per copy
Cashed Return Item	\$30.00	per item
Overdrawn Account	\$30.00	per item
Deposited Return Item	\$5.00	per item
Domestic Wire Transfer <i>(outgoing) *</i>	\$20.00	per item
International Wire Transfer	\$40.00	per item
Overdraft Transfer	\$2.00	per transfer
Domestic Collection	\$10.00	per item
Foreign Collection	\$20.00	per item
Western Union Wire Transfer*	\$20.00	per item
Account History Printout	\$1.00	per page
Teller Check Withdrawal <i>(after one (1) free check per day) *</i>	\$3.00	per check
Loan Reapplication Fee (within 60 days of denial)	\$25.00	
Membership Fee	\$1.00	
Step Up CD Fee		
CD's \$1,000.00 - \$24,999.00	\$10.00	
CD's \$25,000.00 & Greater	\$25.00	
Debit Card Replacement	\$5.00	
Debit Card Expedited Reissue	\$50.00	
Debit Card Overnight Reissue	\$65.00	
Returned Mail	\$5.00	per item
Account Levy/Lien/Garnishment	\$75.00	per item

*free for Prime Checking