

MEMBERSHIP

Membership	\$5.00
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SAVINGS ACCOUNT

Low Balance Monthly Service Fee	
Youth Accounts Excluded	
Savings only with balance of:	
Less than \$100	\$5.00 per month
\$100 to \$299	\$3.00 per month
\$300 to \$499	\$1.00 per month
\$500 and over	FREE

CHECKING ACCOUNT

Prestige Checking	\$10.00 per month
Prime Checking	\$6.00 per month
Opportunity Checking	\$20.00 per month
Pro Checking	FREE
Paper Statements	\$5.00
ATM Returned Deposit Item	\$32.00
ATM Deposit Correction	\$10.00
Plastic Card Replacement or Additional Card	\$10.00
Bill Payment - Expedited Payments	
Electronic	\$15.00
Overnight Check	\$40.00
Checks	Varies
<i>(printed by Alta Vista Vendor/Partner)</i>	
Temporary Checks - 4 checks	\$4.00
Copy of Check (free via Internet24)	\$3.00
Non Sufficient Funds (NSF) or Unavailable Funds	\$28.00
Courtesy Payment of NSF or Unavailable Funds	\$28.00
Regulation 'D' Excess Transaction	\$5.00
Stop Payment on Checks	\$28.00
Stop Payment on Checks via Internet24 or Audio24	\$20.00
Stop Payment on ACH	\$28.00
Stop Payment on Bill Pay Item*	\$28.00
Returned Deposit Item	\$28.00

BUSINESS CHECKING ACCOUNT

Business Checking	\$20.00 per month
Checks Paid	\$0.30 per check over 50

*Checks only, ACH Bill Pay Items cannot be stopped

MISCELLANEOUS

Account Research and Subpoenas	\$30.00 per hour (\$10 minimum)
Account Verification/Information Letter	\$20.00
Bad Address (returned by USPS)	\$5.00
Certified Check (Payable to Third Party)	\$5.00
Check Cashing	\$5.00 per check
Check or Credit Card Payments by Phone	\$15.00 each
DMV Document Transfer/Lien Satisfied	\$20.00 + DMV fees
Inactive Account Fee <i>(over 18 Yrs of Age)</i>	\$10.00 per quarter
Escheat Notice/Locater	\$2.00
Express Mail	\$20.00
Fax Services	\$1.00 per page
Levies	\$100.00
Notary	\$15.00 per signature
Medallion Signature Guarantee	\$20.00 per signature
Coin Machine	3% of the amount
Statement Copy/Account History	\$5.00 each
Stop Payment on Lost, Stolen, or Destroyed Certified Check	\$28.00
Wire Transfer (Domestic)	\$20.00
Wire Transfer (International)	\$35.00

HOLIDAY CLUB ACCOUNT

Withdrawal (Jan.1 - Oct. 31)	\$15.00
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MONEY MARKET ACCOUNT

Premier Money Market	\$10.00 per month <i>(Monthly \$10 fee waived with minimum daily balance of \$2,000)</i>
Platinum Money Market	\$10.00 per month <i>(Monthly \$10 fee waived with minimum daily balance of \$20,000)</i>

IRA ACCOUNT

Maintenance Fee <i>(Monthly \$2 fee waived with e-statements)</i>	\$2.00 per month
IRA Withdrawal (Excludes RMD)	\$10.00
Modification	\$15.00
Closure	\$25.00

No charge for 1st 50 deposits each month
(\$0.50 each deposit over 50)

Any deposit consisting of more than 50 items
(\$0.20 per item over 50)

