

MEMBERSHIP

Membership \$5.00

SAVINGS ACCOUNT

No monthly service fee.

CHECKING ACCOUNT

Prestige Checking	\$10.00 per month
Prime Checking	\$6.00 per month
Refresh Checking	\$20.00 per month
Promise Checking	\$5.00 per month <i>(monthly fee is waived with electronic statements)</i>
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
No charge for 1st 50 deposits each month <i>(\$0.50 each deposit over 50)</i>	
Any deposit consisting of more than 50 items <i>(\$0.20 per item over 50)</i>	

**\$20.00 Early closure fee, if the account is closed within 6 months of the opening date. \$20.00 monthly fee can be waived by making at least \$750.00 in purchases with their VISA business debit card.

MISCELLANEOUS

Account Research and Subpoenas	\$30.00 per hour <i>(\$10 minimum)</i>
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/Locator	\$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

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

*Checks only, ACH Bill Pay Items cannot be stopped