

FEE SCHEDULE

SAVINGS

Membership Fee	None
Minimum Balance (required for membership)	\$25
Monthly Fee (if average balance below minimum)	\$5

FREE CHECKING

Minimum Balance	None
Monthly Fee	None
Personal Checks	Prices vary

INTEREST CHECKING

Minimum Balance	\$4,000
Monthly Fee (if average balance below minimum)	\$8
Personal Checks	Prices vary

VISA® DEBIT/ATM CARD

Deposits, Transfers, and Withdrawals at Woodstone ATMs	Free
Deposits, Transfers, and Withdrawals at Non-Woodstone ATMS	First 2 free (then \$0.75 each)
VISA Debit Card P.O.S. Transaction	Free
VISA Debit Card Purchase Transaction	Free
Replacement Card	\$5

CERTIFICATES

Annual Fee	None
Certificate Minimum Balance	\$1,000
18 and 21 Month BUMP Certificate Minimum Balance	\$2,500
13 and 30 Month BUMP Minimum Balance	\$5,000

Early Withdrawal (6 - 12 Months)	Lesser 90 days dividends or total dividends
Early Withdrawal (18 - 36 Months)	Lesser 180 days dividends or total dividends

HEALTH SAVINGS ACCOUNT

Minimum Balance	\$25
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HEALTH SAVINGS ACCOUNT CHECKING

Personal Checks	Prices vary
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INDIVIDUAL RETIREMENT ACCOUNT (IRA)

Annual Fee	\$10
Certificate Minimum Balance	\$500
Certificate Early Withdrawal (6 - 12 Months)	Lesser 90 days dividends or total dividends
Certificate Early Withdrawal (18 - 36 Months)	Lesser 180 days dividends or total dividends

GENERAL

Account Levy	\$20
Account Reconciliation/Research	\$20/hour
Account Research (Court Subpoena)	\$25/hour
AMEX Traveler's Cheques	1.5% of sale
Check Copy	\$1 or \$2.50 for rush
Collection Item	\$15
Cashier's Checks	3 free/day with \$2,500 min. deposit/loan balance (then \$3 each)
Deposit Item Returned	\$15
Direct Deposit/Payroll Deduction	Free

Escheatment of Abandoned Funds	\$30
Money Order (free for members age 60+)	\$2/each
No-Bounce Overdraft Service	\$25/item
Non-Sufficient Funds (NSF)	\$25/item
Stop Payment	\$18/order
Wire Transfer (Incoming)	\$10
Wire Transfer (Outgoing)	\$15
Foreign Wire Transfer (U.S. Funds)	\$30

FLEXIBLE PERFORMANCE MONEY MARKET

Minimum Balance	\$4,000
Monthly Fee (if average balance below minimum)	\$10
Personal Checks (Up to six/month)	Free

SAFE DEPOSIT BOXES

3 x 5 Annual Fee	\$25
5 X 5 Annual Fee	\$35
3 X 10 Annual Fee	\$45
5 X 10 Annual Fee	\$60
10 X 10 Annual Fee	\$105
Box Drill	\$100
Lost Key	\$10

AUTOMATED SERVICES

Online Banking	Free
Online Bill Payer	First 90 days free (then \$4.95/month)
Telephone Express Line	Free