Share Savings Account

Monthly Charges:
- Identity Protection Share Account .................. $4.00
- Fresh Start Share Account ........................ $5.00

Share Draft/Checking Account

Overdraft Privilege Fee Per Presentment:
- Resulting Negative Balance
  - Less Than or Equal to $25 .......................... $10.00
  - Resulting Negative Balance Greater Than $25 ..... $15.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment ................ $18.00

Stop Payment of Check:
- Processing Fee ........................................ $5.00
- Presentment Fee ....................................... $20.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment ................ $18.00

Microfilm Copy of Check .................................... $3.00

Reinstatement of a Closed Account:
- Checking .................................................. $25.00
- Debit Card ................................................. $25.00
- Savings ..................................................... $25.00

Check Written on Closed Account ......................................... $30.00

Returned Check/Return of Deposited Item ................................ $25.00

Monthly Charges:
- Identity Protection Checking Account ................. $3.00
- Preferred or Protection Checking Account
  (No New Accounts Permitted) ....................... $5.00

Minimum Balance Fee:
- Cash Management Checking Account
  Falls Below $7,500 .................................. $10.00
- Platinum Checking Account Falls Below $7,500 ... $10.00
- VIP Checking Account Falls Below $5,000 ........ $10.00

Check Card/ATM Services

ATM Withdrawals:
- American Heritage/Proprietary Machines (Unlimited) ................. FREE
- Other Machines – Up to 10 Per Month .................... FREE
- Each Additional Withdrawal ........................... $1.00

Overdraft Privilege Fee Per Presentment:
- Resulting Negative Balance
  - Less Than or Equal to $25 ......................... $10.00
  - Resulting Negative Balance Greater Than $25 ... $15.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment ................ $18.00

Change of PIN ................................................ $5.00

Replacement Card .............................................. $5.00

Replacement Card – EMV Chip Card .................... $7.50

Reinstatement of Card Privileges ........................ $25.00

Return of ATM Deposit ................................... $25.00

Empty Envelope ATM Deposit ............................... $25.00

Schedule of Fees and Charges
Effective, January 1, 2022

ACH/Electronic Services

OnLine Teller .............................................. FREE
OnLine Bill Payer Service ................................... FREE
eDeposit Service ............................................ FREE
ePay ......................................................... FREE
Direct Deposit ............................................... FREE
Phone Teller ................................................... FREE

Overdraft Privilege Fee Per Presentment:
- Resulting Negative Balance
  - Less Than or Equal to $25 ......................... $10.00
  - Resulting Negative Balance Greater Than $25 ... $15.00

Non-Sufficient Funds (NSF)/Returned NSF Per Presentment ................ $18.00

Stop Payment/Revocation of ACH/
Electronic Item/Bill Payer:
- Processing Fee ........................................... $25.00
- Presentment Fee .......................................... FREE

Wire Transfers:
- Incoming .................................................. FREE
- Outgoing, Domestic ...................................... $35.00
- Outgoing, International ................................ $50.00

High Yield Savings Accounts

Minimum Balance Fee:
- Daily Balance Falls Below $10,000 ....................... $10.00

Money Market Accounts

Minimum Balance Fee:
- Each Time Standard MMA Falls Below $2,000 ........ $10.00
- Each Time VIP MMA Falls Below $50,000 .......... $10.00
- Each Time Platinum MMA Falls Below $75,000 .... $10.00

Minimum Check Amount Fee:
- Each Standard MMA Share Draft
  - Less Than $500 ........................................ $5.00
- Each Platinum MMA Share Draft
  - Less Than $1,000 .................................... $5.00
- Each VIP MMA Share Draft Less Than $500 ...... $5.00

Per Check, Transfer or Withdrawal Fee:
- First Six of Any Combination of Checks,
  Transfers and/or Withdrawals ....................... FREE
- Subsequent Checks, Transfers
  or Withdrawals .................................... $20.00

General Services

Court Order Fee ........................................... $50.00
Closed Account Fee (if Account Closed
Within 90 Days of Account Opening) .................. $5.00

Overdraft Protection Coverage:
- Transfer from Any Qualifying Share Account .......... FREE
- First Six Per Month from Line of Credit Source .... FREE
- Each Additional Transfer from Line
  of Credit Account ..................................... $5.00
### General Services (Continued)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boxed Coin Per Box</td>
<td>$7.50</td>
</tr>
<tr>
<td>Rolled Coin Per Roll</td>
<td>$0.15</td>
</tr>
<tr>
<td>Payment Options:</td>
<td></td>
</tr>
<tr>
<td>Gift Card</td>
<td>$2.50</td>
</tr>
<tr>
<td>Cashiers’ Check</td>
<td>$2.00</td>
</tr>
<tr>
<td>Money Orders</td>
<td>$2.00</td>
</tr>
<tr>
<td>Counter Checks (Set of 4)</td>
<td>$1.00</td>
</tr>
<tr>
<td>Travel Card (Non-Member Charge)</td>
<td>$4.00</td>
</tr>
<tr>
<td>Travel Card</td>
<td>$2.50</td>
</tr>
<tr>
<td>Notary Service</td>
<td>FREE</td>
</tr>
<tr>
<td>Check Cashing Fee (Non-Member Charge)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Foreign Check Fee</td>
<td>$20.00</td>
</tr>
<tr>
<td>STAMP Guaranty Fee (Non-IRC Related)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Writ of Attachment</td>
<td>$100.00</td>
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<tr>
<td>Attorney Inquiries (Per Inquiry)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Escheatment Service</td>
<td>$100.00</td>
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<tr>
<td>IRS Levy</td>
<td>$100.00</td>
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<tr>
<td>Incorrect Address Fee (Per Month)</td>
<td>$5.00</td>
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<tr>
<td>Inactive Account Fee After Two Years (Per Month)</td>
<td>$10.00</td>
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<tr>
<td>Copy of Account Statement</td>
<td>$3.00</td>
</tr>
<tr>
<td>Copy of CU Issued Check</td>
<td>$7.00</td>
</tr>
<tr>
<td>Stop Payment of CU Issued Check</td>
<td>$25.00</td>
</tr>
<tr>
<td>Stop Payment on CU Issued Money Order</td>
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<tr>
<td>Returned 3rd Party Check Deposited at CU</td>
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<tr>
<td>Printout of Account History Up To Five Pages (Mailed)</td>
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<tr>
<td>Printout of Account History</td>
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<tr>
<td>Per Page (at Branch Location)</td>
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<tr>
<td>Research/Reconciliation Fee (Per Half Hour)</td>
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<tr>
<td>Express Delivery — Standard Next Day</td>
<td>$18.00</td>
</tr>
<tr>
<td>Express Delivery — Weekend Next Day</td>
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</tbody>
</table>

### Loan Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amortization Schedule</td>
<td>$10.00</td>
</tr>
<tr>
<td>Mortgage Subordination (Excluding First Heritage)</td>
<td>$150.00</td>
</tr>
<tr>
<td>Returned Check Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>Automobile Redemption Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Interest-Only HELOC Origination Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Home Equity Loan and HELOC Document Preparation Fee</td>
<td>$199.00</td>
</tr>
<tr>
<td>Home Equity Loan and HELOC Investment/Rental Property Commitment Fee</td>
<td>$150.00</td>
</tr>
<tr>
<td>Copy of Home Mortgage Disclosure (HMDA)</td>
<td>$75.00</td>
</tr>
</tbody>
</table>

#### MasterCard Fees:

- Credit Limit Increase                                      | FREE |
- Late Payment Fee (If You are 1 or More Days Late)          | up to $20.00|
- Cash Back MasterCard Annual Fee                             | FREE |
- Platinum Preferred & Platinum Classic Card Annual Fee       | FREE |
- Platinum Secured Card Annual Fee                            | $35.00|
- Scorecard/Points Accumulation Program Enrollment            | FREE |
- Statement Copy Fee                                           | $3.00|
- Document Copy Fee                                            | $5.00|
- Rush Fee (Weekend or Next Day)                              | $25.00|
- Card Replacement Fee                                         | $7.50|
- Pin Replacement Fee                                          | $5.00|
- Return Payment Fee                                           | $25.00|
- Stop Payment on Convenience Check Processing Fee            | $5.00|
- Stop Payment on Convenience Check Presentation Fee          | $20.00|
- Late Loan Payment Fee (After 15 Days) — The Lesser of 5% of the Contract Payment Due or $300, Subject to a Minimum of $5.

All Fees and Charges are Subject to Change

Federally Insured by NCUA