

## SERVICE

Account Research/Reconciliation <i>(per hour)</i>	\$ 20.00
Cashier's Check	
- One per day	FREE
- Beyond one per day	\$ 3.00
Change Order	\$ 2.00
Check Sent Out for Collections	\$ 15.00
Cleared Item	
First fifty	FREE
Beyond fifty <i>(per item)</i>	\$ 0.15
Coin Roll <i>(per roll)</i>	\$ 0.15
Compliance with Legal Orders	\$ 75.00
Copy of Statement	\$ 2.00
Currency <i>(per strap)</i>	\$ 0.10
Deposited Item <i>(per item)</i>	\$ 0.09
Gift Card- VISA	\$ 3.95
Overdraft Protection Transfer <i>(from Savings)</i>	\$ 2.50
Returned Item	
Nonsufficient Funds (NSF) Fee	\$ 29.00
Returned Deposit Item	\$ 15.00
Stop Payment	
- ACH or check	\$ 25.00
- Cashier's check <i>(with Indemnification Agreement)</i>	\$ 25.00
Western Union Money Order Payment	
- Domestic <i>(\$3,000 max. per order)</i>	\$ 18.00
Wire Transfer	
- Outgoing	\$ 25.00
- Incoming	FREE

## ACCOUNT

Business Checking Account	
Average Balance less than \$5,000 <i>(per month)</i>	\$ 10.00
Average Balance \$5,000 to \$9,999.99 <i>(per month)</i>	\$ 5.00
Average Balance \$10,000 or higher <i>(per month)</i>	FREE
Business Dividend Checking Account	
Average Balance <\$7,500 <i>(per month)</i>	\$ 20.00
Average Balance >\$7,500 <i>(per month)</i>	\$ 10.00
Inactive Account <i>(all or any part of) (per quarter)</i>	\$ 5.00
Lost Contact Account <i>(all or any part of) (per month)</i>	\$ 5.00

## CARD SERVICE

International Service Assessment	
- Multi-currency transaction	1.0%*
- Single-currency transaction	0.8%*
* Percentage of transaction value	
ATM Transactions	
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	\$ 1.50
Nonsufficient Funds (NSF) Fee-Item Paid	\$ 29.00

## E-COMMERCE

Internet & Mobile Banking	FREE
Online Bill Pay	FREE
Remote Transfers	
- Institution 2 Institution (Incoming)	FREE
- Institution 2 Institution (Outgoing)	FREE
- Person 2 Person (Outgoing)	FREE

The Schedule of Fees & Charges does not include fees that may be charged by a third party, also referred to as incidental fees.