

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM card or debit card	\$10.00
Change personal identification number for ATM card or debit card	\$5.00
Automatic transfer of funds from a savings account to a draft/checking account.....	\$3.00 per item
Membership entrance fee	\$5.00
Replace membership card.....	\$2.00
Draft printing (fee depends on style of draft ordered)	
Certified check	\$10.00
Money order	\$1.50 each
Deposited checks (and other items) returned unpaid	\$20.00 per check

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft - each overdraft paid.....	\$30.00
Nonsufficient funds - each	\$25.00
Visa Gift Card	\$3.00 each
Account research	\$15.00 per hour (one hour minimum)
Account balancing assistance	\$15.00 per hour (one hour minimum)
Stop payments - each.....	\$20.00
Copy of draft	\$4.00 per draft or check
Account history	\$.50
Address correction.....	\$2.00
Copy of statements	\$1.00 per page
Paper statements	\$2.00 per statement
Share Savings accounts excessive withdrawal Fee	\$5.00 per withdrawal (cash or check) from fourth withdrawal on, per quarter. Fee charged to the account at the time of the withdrawal.

An account is considered inactive if there is no member initiated activity for more than one year. Your credit union share savings account will be charged an inactive fee of \$15.00 per quarter, while it remains inactive.

Bylaw requirements:

You must complete payment of one share in your Share Savings account as a condition of admission to membership.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

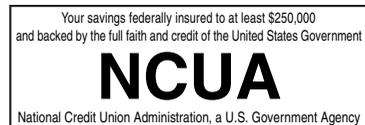
Cash withdrawal limitations -

Up to \$5,000.00available immediately
Over \$5,000.00available with 24 hrs. notice

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Please refer to our separate fee schedule for additional information about charges.



200776049-020

© 1997 Wolters Kluwer Financial Services – Bankers Systems™
Form ASK-FEEBROCU 12/14/93 Custom 4r