

# Fraternity Federal

## SAVINGS AND LOAN ASSOCIATION SINCE 1913

“You’re a Neighbor, Not A Number!”

### SCHEDULE OF BUSINESS FEES

Effective September 1, 2009

#### Service Charges and Fees

|   |         |
|---|---------|
| Certified Checks .....                            | \$15.00 |
| Copy of Cancelled Check (each) .....              | 10.00   |
| Copy of Statements (each) .....                   | 15.00   |
| Interim Statement (each) .....                    | 5.00    |
| Reconciling Your Account (each statement) .....   | 20.00   |
| Account Research (per hour) .....                 | 25.00   |
| Return Item Fee - Insufficient Funds .....        | 29.95   |
| Return Item Fee - Uncollected Funds .....         | 29.95   |
| Stop Payment Fee .....                            | 19.95   |
| Gift Checks (each to customers) .....             | 2.50    |
| Collection of Foreign Item .....                  | Varies  |
| Copy of Bank Check .....                          | 10.00   |
| Domestic Wire Out .....                           | 20.00   |
| Domestic Wire In .....                            | 20.00   |
| Duplicate 1099 (each) .....                       | 5.00    |
| Early Account Closing (Within 90 Days) .....      | 10.00   |
| Fax - Local Only (per page) .....                 | 2.50    |
| Hold Statement at Branch (per statement) .....    | 5.00    |
| Inactive Accounts (3 Months or More) - per month  | 4.00    |
| Money Orders (each to customers) .....            | 2.00    |
| Notary Public .....                               | Free    |
| Photocopies (per page) .....                      | 2.00    |
| Processing Garnishments and Levies (each) .....   | 100.00  |
| Returned Cashed or Deposited Check .....          | 10.00   |
| Stop Payment on Bank Check .....                  | 19.95   |
| Bank Check Withdrawals From Savings Accounts      |         |
| One check withdrawal per day will be permitted at |         |
| no charge. Additional check withdrawals will be   |         |
| charged a service charge of (per check) .....     | 2.00    |

#### Safe Deposit Boxes

SUBJECT TO AVAILABILITY

|                                     |         |
|-------------------------------------|---------|
| 2 x 5 .....                         | \$20.00 |
| 3 x 5 .....                         | 25.00   |
| 5 x 5 .....                         | 35.00   |
| 3 x 10 .....                        | 50.00   |
| 5 x 10 .....                        | 65.00   |
| 10 x 10 .....                       | 100.00  |
| Lost Key .....                      | 25.00   |
| Box Drilling (minimum charge) ..... | 200.00  |

#### Money Market Savings

\*A Service Charge of \$10.00 will only be assessed if the minimum balance falls below \$2500.

#### Advantage Savings

\*A Service Charge of \$10.00 will only be assessed if the minimum balance falls below \$25,000.

#### Excess Withdrawal Fee

\*A Service Charge of \$25.00 will be assessed for withdrawals in excess of 1 per month.

#### Statement Savings

\*A Service Charge of \$3.00 will only be assessed if the minimum balance falls below \$50.

#### MAIN OFFICE

764 Washington Boulevard  
Baltimore, MD 21230-2398  
**410-539-1313**



#### HOWARD COUNTY BRANCH

8460 Baltimore National Pike  
Ellicott City, MD 21043-3397  
**410-465-5445**



#### COCKEYSVILLE BRANCH

10283 York Road  
Cockeysville, MD 21030-3254  
**410-628-7809**



#### HAMPSTEAD BRANCH

1631 N. Main Street  
Hampstead, MD 21074-2142  
**410-374-2367**

# Fraternity Federal

Main Office

**410-539-1313**



www.fraternityfed.com

