

Fraternity Federal

SAVINGS AND LOAN ASSOCIATION SINCE 1913

"You're a Neighbor, Not A Number!"

SCHEDULE OF 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 |
| Travelers Cheques (to customers) | Free |
| 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 |
| Lost Passbook | 5.00 |
| Money Orders (each to customers) | 2.00 |
| Notary Public | |
| Customers | Free |
| Non-Customers (per seal) | 2.00 |
| 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| One check withdrawn will be permitted at no charge. Additional check withdrawals will be charged a service charge of (per check) | 2.00 |

VISA@CHECK CARD

Refer to Visa@Check Card Application/Disclosure

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 |

Account Service Charges

| | |
|---|--------|
| Basic Checking (Monthly Service Charge) | \$4.95 |
| Neighborhood Now Account (Monthly Service Charge)..... | Free* |
| Good Neighbor Now Account (Monthly Service Charge)..... | Free* |
| Golden Senior Neighbor Now Account (Monthly Service Charge)..... | Free* |
| Platinum Senior Neighbor Now Account (Monthly Service Charge)..... | Free* |

*A Service Charge will only be assessed if the product relationship is not met. Service Charges range from \$14.95 to \$19.95. See account disclosures for account requirements and specific service charges.

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.

Fraternity Federal

Main Office

410-539-1313

Member
FDIC

www.fraternityfed.com

