

<i>OWNERSHIP</i>	EFCU	FNB
Membership Par Value	\$25.00	
Membership fee	\$5.00	
Business Member Fee	\$10.00	
Kirby Kangaroo Membership Fee (Par Value \$5.00)	\$2.00	
<i>REGULAR SHARE FEES</i>		
Dormant Fee-Per Month (Inactivity after 12 months)	\$5.00	10.00
Share Draft Transfer Fee	\$5.00	
ACH Transfer Fee	\$5.00	
Overdraft Privilege Fee per item or Share Draft (Checking) NSF	\$28.00	32.00
\$1 per bank check per month after 6th check		
Share Draft (Checking) NSF Fee	\$28.00	32.00
ACH NSF (Share & Share Draft)	\$28.00	32.00
Overdraft Privilege accounts overdrawn status for 31 days (Effective May 1, 2009) Maximum Overdraft \$500.00	\$15.00	20.00
Stop Pay/member checking account per check	\$25.00	32.00
Debit/ATM NSF Fee	\$28.00	32.00
<i>ATM/DEBIT CARD (MASTERCARD)</i>		
No Monthly Maintenance Fee		
Application Fee	NO FEE	
Card Replacement	\$5.00	5.00
PIN Replacement	\$5.00	
CU Anytime/Co-op Network ATMs	NO FEE	
ATM FEE (other than CU Anytime/Co-op Network)	\$3.00	
Visa Gift Cards	\$3.95	
Visa Travel Money Cards – reloadable	\$6.95	
<i>LOANS</i>		
Loan application Fee (Origination Fee)	\$35.00	

Extension Fee (Plus Accrued Interest)	\$35.00	
Collateral Fee	\$65.00	
Mobile Home Inspection Fee	\$125.00	
Mobile Home Title Fee	\$12.50	
Title Change Fee (Auto, Boats, etc.)	\$5.00	
Late fee delinquent loan after 10 days \$25.00 or 10% of loan interest balance/ whichever is greater		
<i>MISCELLANOUS SERVICE FEES</i>		
Per item (Cleared checks/photocopy)	\$3.75	
Staff Reconciliation member checking hourly Fee	\$10.00	
IRA Maintenance Fee	\$25.00	
Per hour Account Research Fee	\$20.00	
Research Fee - Per Page Copy	\$1.00	
Statement Printout	\$3.00	
Collection Letter Fee	\$25.00	
Per Wire Transfer incoming	\$12.50	5.00
Per Wire Transfer outgoing	\$20.00	253.00
Per item Fax	\$1.00 per page	2.00
Copies per page	.25	.25
Money Order Fee	\$1.00	2.00

FEE SCHEDULE CONTINUED		
with Credit Score	\$10.00	\$10.00
Cashier's Checks		\$2.50
Account Closed within 180 Days (6 months) Fee		\$25.00

Account Reopened within 6 months Fee	\$25.00	
Returned Statement Fee Effective 2/1/2011	\$ 5.00	
Drafts (Auto, Boats, etc.) Fee	\$3.50	
Notary Service fee non-members	\$5.00	
Notary Fee-Members	FREE	
<i>INTERNET BANKING</i>	FREE	
Electronic Bill Pay-Unlimited Transactions	FREE	
Electronic Bill Pay NSF	\$28.00	
Electronic Bill Pay-Stop Payments	\$25.00	
HOLIDAY CLUB ACCOUNT (05)		
Open account (minimum)	\$10.00	
Monthly deposit minimum required each month	\$10.00	
Early Withdrawal Fee prior to October 31 st during the year	\$10.00	
Early Closure Fee (dividends will be forfeited as well)	\$10.00	