

COMMON FEATURES

BYLAW REQUIREMENTS:

You must complete payment of one share in your Primary 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.

NATURE OF DIVIDENDS - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE FUND-

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund to at least \$250,000.

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

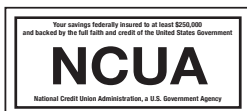
ATM/Debit Card Replacement.....	\$10.00
Official check.....	\$3.00
Stop Pay on official check.....	\$25.00
Money order.....	\$3.00
Deposited checks returned unpaid.....	\$10.00
Overdraft Tolerance/Courtesy Pay Fee (each).....	\$28.00
Nonsufficient Funds Returned/NSF (each).....	\$28.00
Account Activity Printout.....	\$1.00 per page
Account Research.....	\$20.00 per hour
Stop Payment.....	\$25.00
Wire Transfer	
Outgoing International.....	\$30.00
Outgoing Domestic.....	\$20.00
Account closed within 90 days of opening.....	\$25.00
Photocopy/Printouts.....	\$0.50
Copy of Check.....	\$1.25
ATM Fee (non credit union ATM).....	\$1.25
International ATM Fee (non credit union ATM).....	\$2.50
IRA Transfers to other financial institutions.....	\$25.00
Incoming Collection Items.....	\$10.00
Levy/Garnishments.....	\$30.00
Starter Checks (4 count).....	\$1.00
Bad Address Research Fee.....	\$5.00
ACH Origination Return.....	\$10.00
International Check Collection.....	\$10.00



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