



Schedule of Fees

FEES

The following fees apply to all of your accounts with us:

Deposited Check Returned Unpaid	\$15
EFT/ACH Non-Sufficient Funds (NSF) / ACH Return Charge	\$25
EFT/ACH Stop Payment	\$20

The following fees apply to Regular Checking, Community Checking, Insured E-Z Access Fund and Lines of Credit:

Check Printing	Price may vary depending on style selected
Non-Sufficient Funds (NSF) / Returned Check NSF	\$25
Stop Payment Order - Checking Account / Home Equity Lines of Credit	\$20
Stop Payment Order – Commercial Checking Accounts / Commercial Lines of Credit	\$25

OTHER FEES AND CHARGES

Account Research Fee	\$15 per hour
DEBIT Access Cards	First card is free, \$25 for each additional card
Cashier's Check	\$ 2
Cashier's Check Stop Payment (i.e., lost, stolen)	\$ 5
Check Photocopy	\$ 5
Dormant Accounts	\$ 5 per month
Duplicate Statement	\$ 5
History Photocopy	\$ 1 per page
Non-Customer Check Cashing Fee	\$5.00 per item
Notary Services	First page free, \$1 per additional page
Safe Deposit Boxes:	
2 x 5	\$20
3 x 5	\$30
5 x 5	\$40
3 x 10	\$45
Visa Gift Cards	\$4.95 per card
Wire Transfer - Outgoing	\$20
Incoming	\$10

OTHER PRODUCTS AND SERVICES

We offer additional accounts and services that are not listed within this disclosure. Ask us for more information about these accounts and services:

Certificate of Deposit Accounts	Wire Transfers
Jumbo Certificate of Deposit Accounts	Notary Service
Individual Retirement Accounts	Dearborn Heights water and tax bill payment
Automated Teller Machine (ATM) Access	Conventional Mortgages
Telephone Banking	Home Equity Lines of Credit
Visa® Gift Cards	Home Improvement Loans
Safe Deposit Boxes	Commercial Loans
Direct Deposit	Commercial Lines of Credit

