

FEE SCHEDULE

BASE SHARE ACCOUNTS	
Excess Withdrawal Fee (above 3 per quarter)	\$4.00
Closure Fee (within 90 days of opening)	\$20.00
SHARE DRAFT (CHECKING) ACCOUNTS	
Monthly Minimum Balance Fee For Share Draft Accounts	
- Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
- No Fee Share Draft	\$0.00
- Interest Share Draft (average balance below \$300.00)	\$5.00
- Personal Business Share Draft (average balance below \$1,000)	\$10.00
- Basic Business Share Draft (average balance below \$1,000)	\$10.00
- 55 Plus Share Draft (aggregate average balance below \$5,000)	\$10.00
NSF (Non Sufficient Funds-per item)	\$32.00
Stop Payment	\$32.00
Overdraft Privilege (per item paid on your behalf)	\$32.00
Overdraft Transfer	\$9.00
Draft (Check) Copy	\$2.00
Collection (overdraft)	\$15.00
Draft (Check) Printing Charges	depends on style
CHRISTMAS CLUB Early Withdrawal	
	\$10.00
MONEY MARKET ACCOUNTS	
Minimum Balance Fee (average below \$1000)	\$5.00
Excess Withdrawal Fee (each over 6 per month)	\$5.00
OTHER FEES & CHARGES DEBIT	
Returned Deposited Items:	
- From others	\$15.00
- From member	25.00
Account Activity Printout	\$5.00
Account Balancing/Research (per hour)	\$20.00
Account Verifications	\$10.00
Bad Address (Monthly)	\$5.00
Check Cashing (checks over \$200.00)	\$5.00
Collection Item (from another institution)	\$2.00
Gift Checks (per check)	\$2.50
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Money Orders (each)	\$1.50
NSF (Non Sufficient Funds-per item)	\$32.00
Photo Copy (per page/first 3 pages free)	\$2.00
Shared Branching Convenience (per transaction)	\$1.50
Signature Guarantee (for members only)	\$10.00
Stop Payment	\$32.00
Telephone Transfer (teller assisted)	\$2.00
Teller/Official Check Copy	\$25.00
Teller/Official Check (payable to other)	\$5.00
Travelers Check	1% of purchase amount
Wire Transfer (Domestic)	varies
Wire Transfer (International)	varies
Replace Damaged/Lost/Stolen Card VISA/Debit/ATM	\$10.00
ATM Transaction Fees:	
- Publix PRESTO! ATM Nationwide	FREE
- Non MembersFirst ATM Transaction	\$1.75
- Non MembersFirst ATM Balance inquiry fee	\$1.75
UCC Form Filing	\$10.00
Loan Advance Processing Fee	\$30.00
GA Mortgage Loan Fee	\$6.50
Flood Certification	\$25.00
Title Fee (used vehicle loans)	\$49.00