

Schedule of Service Charges and Fees

Effective September 19, 2011

APPLIES TO ALL ACCOUNTS:

ATM FEES AND CHARGES

Any MoneyPass ATM	\$	FREE
Any PLUS ATM	\$	1.00
ATM/Debit Card Replacement	\$	5.00

CHECK PRINTING

Check printing – varies based on style and quantity

LEGAL FEES

Garnishment/attachment levy	\$	50.00
Remittance of child support check	\$	5.00
IRS levy	\$	50.00
Missing /incorrect tax ID number	\$	50.00
Real estate taxes	\$	1.00

MISCELLANEOUS FEES AND CHARGES

Account reconciliation (per hour)	\$	15.00
Check Duplication, per item	\$	5.00
Counter check – 1 st 4 free, each after	\$	1.00
Credit card replacement	\$	10.00
Dormant/Inactivity fee (monthly)	\$	5.25
Early closing account fee (w/in 60 days)	\$	15.00
Interim statement (w/in 6 months)	\$	3.00
Money order (customer)	\$	3.00
Money order (non-customer)	\$	10.00
Non-customer On-Us check cashing	\$	5.00
Notary	\$	2.00
Official check (customer)	\$	3.00
Official check (non-customer)	\$	10.00
Passbook replacement	\$	5.00
Photocopies, per single-side	\$	1.00
Research, per item	\$	5.00

OVERDRAFT/NSF RELATED FEES

ACH NSF	\$	30.00
Non-sufficient funds (NSF)	\$	30.00
Overdraft	\$	30.00
Overdraft service - automatic transfer from another savings/checking (daily)	\$	5.00

PAYMENT ORDER OF ITEMS

It is the policy of the bank to pay checks in order of lowest to highest.

RETURNED ITEMS

Returned loan payment check	\$	30.00
Return of deposited or cashed items	\$	10.00

SAFE DEPOSIT BOXES

Annual rental fee 3x5x24, plus sales tax	\$	25.00
Annual rental fee 3x10x24, plus sales tax	\$	50.00
Annual rental fee 10x10x24, plus sales tax	\$	125.00
Lost key	\$	25.00
Safe deposit box drilling	\$	150.00

STOP PAYMENTS

Stop payment (Personal/Business)	\$	25.00
ACH stop payment – single or recurring	\$	25.00

TRAVELERS CHECKS

Travelers checks or gift cards, based on value of amount purchased		2%
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WIRE TRANSFERS

Incoming wire (domestic or international)	\$	12.00
Outgoing wire (domestic)	\$	20.00
Outgoing wire (international)	\$	40.00

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APPLIES TO THE SPECIFIC ACCOUNTS:

BUSINESS CHECKING

If there are more than 500 transactions during the statement cycle the following fees will be assessed, no matter what the average available daily balance is:

Fee per debit	\$	0.15
Fee per deposit	\$	0.35
Fee per deposited item	\$	0.10

Earnings credit per \$100 of the average available daily balance when your average available balance is \$2,000 or more in statement cycle. \$ 0.10

The amount of the earnings credit cannot exceed the amount of the fee assessed in statement cycle.

Account will not receive any earnings credit if the average available daily balance is less than \$2,000.

BUSINESS NOW CHECKING

Minimum Balance Requirement – fee if daily balance in account falls below \$1,000 during statement cycle, plus transaction fee of \$0.25 per debit and \$0.05 per deposit \$ 5.25

GOLDEN PASSBOOK OR GOLDEN STATEMENT SAVINGS

Minimum Balance Requirement – fee if daily balance in account falls below \$100 during statement cycle \$ 5.25

Excessive transaction fee, per regulatory limit \$ 5.00

PERSONAL NOW ACCOUNT

Minimum Balance Requirement – fee if daily balance in account falls below \$1,000 during statement cycle, plus transaction fee of \$0.25 per debit and \$0.05 per deposit \$ 5.25

GOLDEN MONEY MARKET

Minimum Balance Requirement – fee if daily balance in account falls below \$1,000 during statement cycle, plus transaction fee of \$0.25 per debit and \$0.05 per deposit \$ 5.25

Excessive transaction fee, per regulatory limit \$ 5.00

CERTIFICATE OF DEPOSIT – CD/IRAs

Early withdrawal penalty applies to all Certificate of Deposit accounts. If any of the deposit is withdrawn before the maturity date, a penalty as shown below shall be imposed.

<u>Term</u>	<u>Early withdrawal penalty</u>
12 months or less	91 days interest
Greater than 12 months	182 days interest