## Schedule of Fees and Charges

**EFFECTIVE DATE:** June 1, 2020

### CHECKING:
- Monthly Service Fee or Per Check Fee: None
- Account Balancing: $25.00 per hour
- Check Copies available via online banking: Free
- Check Copy Request (picked up): $3.00
- Check Copy Request (mailed): $5.00
- Account History (over 30 days): $3.00
- Statement Copy: $3.00
- Returned Deposit Item: $10.00
- Stop-Payment Fee: $25.00
- Certified Check: $3.00
- Payment/Transfer Receipt Mailed: $1.00
- Overdrafts/Automatic Payment Return: $30.00
- Overdraft Courtesy Tiers:
  - First Transaction: Free
  - Second & Third Transactions: $15.00
  - Fourth, Fifth & Sixth Transactions: $25.00
  - Seventh Transaction and up: $30.00
- Transfer from Shares: $4.00
- Transfer from Loans: $4.00
- ATM/Debit Card Withdrawals/Deposits: None
- Debit Card Replacement Card: $6.00

### LOAN:
- Loan Processing Fee: $40.00
- VSI: $30.00
- Late Loan Payment (over 15 days): $20.00
- Loan Skip Payment: $30.00
- CarFax Report: $35.00
- Over the Phone Loan Payment with Debit/Credit Card or ACH: $8.00
- Online Loan Payment with Debit/Credit Card: $8.00

### OTHER:
- Closed Account Fee (within 180 days of opening): $5.00
- Return Mail Fee: $2.00
- Early Withdrawal from Christmas Club: $5.00
- Check Mailing Fee: $1.50
- Cashier’s Check: $4.00
- Money Order: $2.00
- Teller Check: $1.00
- Inactive Account Fee (24 months no activity balance $100 or less): $5.00 per month
- Foreign Check Deposit: $10.00 per item
- Foreign Check Return: $25.00 per item
- Deposit/Loan Payment Return: $25.00
- Minimum Balance Fee (share savings balance below $5.00): Up to $5.00

### Wire Transfers:
- In: $10.00
- Out: $20.00
- International: $40.00
- Garnishment Request Fee: $20.00
- Tax Levy Fee: $25.00
- Notary Public Service: None
- NADA Car Quotes: None

### Addresses:
- **Main Office**
  - 1330 W Franklin St
  - (812) 425-0111
- **Vogel Office**
  - 5727 Vogel Rd
  - (812) 491-9200
- **Atlas Office**
  - 1212 St George Rd
  - (812) 491-3564