

# Fee Schedule for All Accounts

The following charges and fees may be assessed on your account.

\*\*Effective April, 2012\*\*

| <b>Checking, Overdraft, and Non-Sufficient Funds (NSF) Charges</b>  |         |
|---|---------|
| Monthly Service Charge<br>(share draft accounts)  | \$6.42  |
| Insufficient Funds Checks (NFS)   | \$26.00 |
| ACH Returns   | \$26.00 |
| Return NFS Check  | \$26.00 |
| Deposit Item Return NFS   | \$10.00 |
| Stop Payment per Check  | \$25.00 |
| Stop Payment per book   | \$25.00 |
| Statement Copies  | \$1.00  |
| Photocopies of Original Check-per ck  | \$1.00  |
| Overdraft Protection from Savings<br>(maximum of 3 transfers per month)<br>Corporate Checks made payable to<br>someone other than our member per ck | \$5.35  |
| Wire Transfer (incoming)  | \$1.00  |
| Wire Transfer (outgoing)  | \$15.00 |
| Fax In or Out per page  | \$15.00 |
| Copies (5 copies per member, per Free<br>month free)  | \$1.00  |
| Copies after 5 copies   | FREE    |
| Hourly Charge for Reconciliation  | \$0.25  |
| Share Draft Printing<br>(varies depending on style of check)  | \$25.00 |
| Plastic Check Card Replacement  | \$10.00 |
| ATM Card usage fee \$1.50<br>4 free transactions per month  | \$1.50  |
| Collection Items (member requested)   | \$10.00 |
| Account Closing<br>(within 90 days of opening)  | \$20.00 |
| Reopens Account<br>(within 90 days of closing)  | \$25.00 |
| Internet Banking  | FREE    |
| Charge Back Items on Debit Card   | \$35.00 |
| <b>Check Issue Charges</b>  |         |
| Cashiers Check  | \$1.00  |
| <b>ATM Fees</b>   |         |
| Fee After 4 Withdrawals   | \$1.00  |
| Non-Sufficient Funds (NSF)ATM withdrawl   | \$26.00 |
| Card Replacement Fee  | \$10.00 |
| Note: ATM's not owned by Town and Country may issue a surcharge   |         |
| <b>Master Card Debit Card</b>   |         |
| Card Replacement Fee  | \$10.00 |
| Express Replacement Card Delivery   | \$20.00 |
| Master Card Debit Non-Sufficient Funds (NSF)  | \$26.00 |

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| <b>Master Card Credit Card</b>                           |           |
|--|-----------|
| Annual Percentage Rate                                   | 9.90% APR |
| Annual Fee   | NONE      |
| Grace Period   | 25 days   |
| Card Replacement Fee (standard delivery)                 | \$10.00   |
| Card Replacement Fee (express delivery)                  | \$30.00   |
| Overlimit Charge   | \$10.00   |
| Late Payment   | \$10.00   |
| <b>Home Banking</b>                                      |           |
| eStatements  | FREE      |
| Internal Transfers (inbound)                             | FREE      |
| <b>Statement/Account Assistance</b>                      |           |
| Account Histories  | \$1.00    |
| Copy of Statement  | \$1.00    |
| Research Fee   | \$25.00   |
| Statement Reconciliation (max history of 3 months)       | \$25.00   |
| <b>Wire Transfers</b>                                    |           |
| Domestic (outgoing)                                      | \$10.00   |
| Domestic (incoming)                                      | \$10.00   |
| Deposit Items Returned (written on members account)      | \$10.00   |
| Deposit Items Returned (not written on member's account) | \$10.00   |
| Fax Sending Charges                                      | \$1.00    |
| Fax Receiving Charges                                    | \$1.00    |
| Photocopy Charges after 5 copies                         | \$0.25    |
| Member cashing Non-member check                          | Don't Do  |
| Reopens Account (within 90 days of closing)              | \$25.00   |
| Tax Levy/Garnishment Fee                                 | \$25.00   |