

ACCOUNT

Inactive Account <i>(all or any part of) (per quarter)</i>	\$ 5.00
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Lost Contact Account <i>(all or any part of) (per month)</i>	\$ 5.00
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CARD SERVICE

ATM Transactions	FREE
- Frontwave Credit Union	FREE
- CO-OP	FREE
- Non CO-OP	\$ 1.50

International Service Assessment	1.0%*
<i>*Percentage of transaction value</i>	

Card Replacement	\$ 5.00
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Expedited Card Delivery	\$ 20.00
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E-COMMERCE

Internet & Mobile Banking	FREE
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Mobile Check Deposit	FREE
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Online Bill Pay	FREE
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Remote Transfers

- Institution 2 Institution <i>(Incoming)</i>	FREE
- Institution 2 Institution <i>(Outgoing)</i>	FREE
- Person 2 Person <i>(Outgoing)</i>	FREE

SERVICE

Cashier's Check	FREE
- One per day	FREE
- Beyond one per day	\$ 3.00

Compliance with Legal Orders	\$ 75.00
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Overdraft Protection Transfer <i>(from Savings)</i>	\$ 2.00
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Returned Item	
- Nonsufficient Funds (NSF) Fee	\$ 29.00
- Returned Deposit Item	\$ 15.00
- Returned Loan Payment	\$ 15.00
- Returned ACH Origination	\$ 15.00

Stop Payment	
- ACH or check	\$ 25.00
- Cashier's check <i>(with Indemnification Agreement)</i>	\$ 25.00

Wire Transfer	
- Outgoing	\$ 25.00
- Incoming	FREE

Statement Copy <i>(per statement)</i>	\$ 2.00
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Check Copy <i>(per item)</i>	\$ 2.00
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CHECKING ACCOUNT FEES BY ACCOUNT TYPE

	e-Business Checking	Frontwave Business Checking	Dividend Business Checking
Minimum Opening Deposit	\$50	\$50	\$50
Monthly Fee	\$0	\$10	\$15
Monthly Fee Waived if	N/A	Maintain an average daily balance of \$5,000 in the account or \$10,000 in combined relationship balances ¹ Fee also waived for verified nonprofit organizations	Maintain an average daily balance of \$10,000 in the account or \$25,000 in combined relationship balances ¹
Monthly combined Transaction Limit	Unlimited	300 (includes any combination of debits, credits and deposited items)(Excluding debit card transactions) \$0.25 per item thereafter	500 (includes any combination of debits, credits and deposited items)(Excluding debit card transactions) \$0.25 per item thereafter
Monthly # Deposit Limit	Unlimited free using Mobile App \$1 per in branch	20 \$1 per deposit thereafter	30 \$1 per deposit thereafter
Maximum Total Monthly Cash Transactions (Deposit & withdrawal combined)	\$2 per \$1,000 or part thereafter	\$10,000 \$2 per \$1,000 or part thereafter	\$25,000 \$2 per \$1,000 or part thereafter
Business Visa Debit Card	FREE	FREE	FREE
Online & Mobile Banking	FREE	FREE	FREE
Mobile Deposit	FREE	FREE	FREE
Bill Pay	FREE	FREE	FREE
eStatements	FREE	FREE	FREE
Paper Statements	eStatements Only	\$2/month	\$2/month
Check Images Online	FREE	FREE	FREE

¹ Relationship balance is the sum of all deposit and loan balances under the same Tax ID.