

Share Savings Accounts

Inactive	\$10 per month
<i>No activity for 12 months and balance less than \$200</i>	
Early Closure Fee	\$50
<i>Closed within 6 months</i>	

Money Market Accounts

Average daily balance below minimum	\$15 per month
<i>Investment Plus \$2,500; Prestige \$5,000; Platinum \$50,000</i>	
Crossover Withdrawal	\$25 each
Checks in excess of 3 per month	\$15
<i>Will be returned</i>	

Checking Accounts

Classic	\$5 per month
<i>\$2500 relationship balance on the last day of the previous month waives fee</i>	
Direct	\$10 per month
Premium	\$7 per month
<i>\$1500 fall below fee</i>	
Premier	\$7 per month
Premier 50+	\$5 per month
<i>\$1500 daily balance waives fee</i>	

Other Fees

Inactive checking account	\$10 per month
<i>No activity for 12 months and balance less than \$200</i>	
Overdraft transfers from savings	\$5
<i>Limit 6 per month</i>	
Overdraft transfers from MoneyLine	\$4
<i>Transfers occur in increments of \$200</i>	
Non-Sufficient Funds (NSF)	\$34 each
<i>Fee is imposed for overdrafts due to ATM, check, debit card, or by other electronic means</i>	
Overdraft Privilege (ODP)	\$34 each
<i>Fee is imposed for overdrafts due to ATM, check, debit card, or by other electronic means</i>	
Return item due to Regulation D limit <i>(more than six electronic transactions per month)</i>	\$34 per item
NSF and ODP Multi-Use <i>(including returned items due to Regulation D limit of 6 electronic transactions per month)</i>	
2-3 per calendar year	\$2 each
4-5 per calendar year	\$4 each
6 + per calendar year	\$5 each
Non-Sufficient Funds	\$25 each
<i>Payable to FORUM/Cash/Account Owner</i>	
Returned deposited item	\$5 each
Stop Payment	\$27 each
Check drawn on closed account	\$37 each

Fee Disclosure

Other Fees (Cont'd)

Negative Account	
5 calendar days negative	\$5
10 calendar days negative	\$10
15 calendar days negative	\$15
20 calendar days negative	\$20
Travelers Checks	1%
MasterCard Prepaid & Gift Cards	\$3.50 each
MasterCard Travel Cards	\$10 each
Statement copy or history	\$5 per month
Official Check	\$3 each
Non-Member Official Check	\$5 each
Counter Checks	\$.50 each
Check cashing fee <i>(except FORUM checks)</i>	\$10
<i>\$100 relationship balance waives fee</i>	
Reopen account	\$50
<i>Closed by FORUM due to adverse usage</i>	
Reconciliation / Research of all accounts	\$30 per hour
<i>Minimum charge \$30</i>	
Interest Rewards Early Closure	\$15
<i>Closed within 6 months</i>	
Verification of Deposit	\$10
Garnishment Fee & Court Hold Order	\$20 each
Accounts coded "Need Address"	\$5 per month
Incoming Wire	\$10
Outgoing Wire	\$20
International Wire	\$45
Foreign item transaction	\$25
Tellerphone draft inquiries	\$.25 each
<i>2 free draft number inquiries per day</i>	
Christmas Club	\$10
<i>Early withdrawal/Closure</i>	
Health Savings Account Application	\$15
Health Savings Account Early Closure	\$10
<i>Closed within 6 months</i>	
Weekly 5 Club	\$15
<i>Per each early withdrawal</i>	
MasterCard Currency Conversion	Up to 1%
<i>Based on total transaction amount</i>	
MasterCard Issuer Cross-Border	Up to 1%
<i>Based on total transaction amount</i>	
 <u>ATM</u>	
ATM Withdrawal	\$1 each
<i>single service savings account with no other deposits or loans, no other household accounts, 18 years or older, average balances below \$200</i>	
Reissue of Revoked Card	\$30
Reissue of Card and PIN	\$10
Non-FORUM ATM	
Balance Inquiries/Withdrawals/Transfers	\$2 each
<i>ATM fees based on type of account</i>	
Point of Sale Transaction with PIN use	\$.75 each
Empty Envelope Deposit	\$50