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SCHEDULE OF FEES AND CHARGES

MEMBERSHIP	
One-Time Membership	\$10.00
Membership Share Par Value – <i>Amount Held for Membership</i>	\$ 5.00
Association	\$ 5.00 – \$20.00

SAVINGS AND CHECKING	
Christmas Club Withdrawal	\$20.00 – <i>Each</i>
Savings Excessive Withdrawal – <i>When Exceeding 3 Per Month</i>	\$ 5.00 – <i>Each</i>
Check Orders	Varies
Counter Checks	\$ 1.00 – <i>Per Page</i>
Horizon Checking	\$10.00 – <i>Per Month</i>
Money Market Savings – ¹ <i>Failure to Meet Minimum Balance Requirements</i>	¹ \$25.00 – <i>Monthly</i>
Business Checking	² \$50.00 – <i>Monthly</i>
	\$10.00 – <i>Monthly</i>

OVERDRAFTS AND RETURNS	
Courtesy Pay	\$32.00
Nonsufficient Funds (NSF)	\$37.00
Overdraft Protection	\$ 5.00

PAYMENTS AND TRANSFERS	
Loan/Credit Card Payment Using Debit/Credit Card or One-Time ACH Origination from Other Financial Institution	\$ 4.95 – ¹ <i>Self-Service IVR</i> \$ 0.00 – <i>Recurring</i> \$15.00 – <i>Branch/Phone (Live Agent)</i>
Stop Payments for Checks and ACH	\$28.00
Stop Payments for Official Checks and Money Orders	\$25.00
Wire Transfer – Outgoing Domestic	\$30.00
Official Check – Payable to Third-Party	\$10.00

¹*Self-Service Interactive Voice Response (IVR) – automated phone system that allows callers to interact without speaking to a live agent.*

LOANS	
Unsecured Loan Document	\$25.00
Secured Loan Document	\$75.00
Skip Payment	\$40.00
Loan Extension – ¹ <i>Consumer</i> ² <i>Mortgage and Commercial</i>	¹ \$50.00 ² \$100.00

CARDS	
Debit/Credit Card Replacement	\$30.00 – <i>Per Card</i>
Metal Credit Card	\$30.00 – <i>Per Card</i>
Metal Credit Card Replacement	\$50.00 – <i>Per Card</i>
Visa Gift Card	\$ 3.00 – <i>Per Card</i>
Foreign ATM Withdrawal	\$ 1.00
Visa Currency Conversion	Up to 1.00% of Purchase Price
Expedited Cards	\$20.00 – <i>Louisiana</i> \$40.00 – <i>U.S. (Excluding L.A.)</i> UPS Fees Apply – <i>International</i>

GENERAL	
Paper Statement	\$ 3.00 – <i>Per Cycle</i>
Account Activity Printout	\$ 2.00 – <i>Per Page</i>
Bad Address	\$10.00 – <i>Per Month</i>
Inactive/Dormant Account – <i>No Activity for 1 Year / Balance Less than \$100.00</i>	\$10.00 – <i>Per Month</i>
Statement Copy	\$ 5.00
Money Order	\$ 2.00
Research	\$15.00 – <i>Per Hour</i>
Tax Levies	\$25.00

Fees may be subject to change without notice.

Effective: 11/01/2025