

Free Personal Checking

Non-Interest Bearing Account
No Minimum Balance Required
No Monthly Maintenance Fees
First Check Order is FREE

Classic Checking

Without Check Images \$ 5.00 monthly

Variable Interest Rate

Fee waived with direct deposit and/or an average monthly balance of \$500.00 or greater.

With Check Images \$ 7.00 monthly

Variable Interest Rate

Fee waived with direct deposit and/or an average monthly balance of \$600.00 or greater.

FREE Business Checking

Interest Bearing Account (>\$1000.00)
No Minimum Balance Required
No Monthly Maintenance Fees

ATM Transactions

CPCU ATM FREE

Non-CPCU ATM * FREE

Point of Sale FREE

ATM / Debit Card Replacement \$ 10.00 each

* Other Institutions may charge for the use of their ATM

Free Online Banking / Bill Payment

Online Banking Quicken Interface \$ 2.95 monthly

Bill Payment Quicken Interface \$ 8.95 monthly

Money HQ Service (includes all services and up to 5 transfers) \$ 4.95 monthly

Additional Transfer \$ 1.50 each

Other Fees

Returned Item \$ 4.73 / item

Insufficient/Uncollected Funds/
Overdraft Privilege \$ 25.00 / item

Copy of Statement \$ 5.00 / item

Copy of Processed Check \$ 5.00 / item

Blank Checks \$ 0.50 / item

Instant Statements \$ 1.00 / item

Stop Payment \$ 20.00 / item

EFT Overdraft/ Overdraft
Privilege \$ 25.00 / item

Money Order \$ 2.00 / item

Money Order (Senior Citizens) FREE

Official Check \$ 2.50 / item

American Express ® 1% of total sale

Travelers Cheques

Passbook Replacement \$ 10.00 / book

Early Account Closure \$ 5.00 / account

(Closed within 6 months)

Wire Transfers

• Outgoing
(Seniors take a 10% discount)

• Domestic \$ 20.00 each

• Foreign \$ 35.00 each

• Incoming

• Domestic \$ 5.00 each

• Foreign 5.00 each

Foreign Exchange 2% below
Exchange Rate

Foreign Check Cashing
(Portuguese & Canadian) \$ 10.00 each

Levies \$ 35.00 each

Research \$ 20.00 / hour

Inactive/Dormant Accounts \$ 50.00 / account

Notary Public (Members) FREE