

| SHARE SAVINGS ACCOUNT FEES   |   |
|--|---|
| Inactive Savings Account<br>No activity for 36 months and account balance less than \$200.00   | \$10.00 / Month   |
| Early Account Closure<br>If account closed within six months   | \$50.00<br>Onetime fee  |
| MONEY MARKET ACCOUNT FEES  |   |
| Daily Balance Below Minimum<br>Prestige Money Market daily balance below minimum of \$5,000.00   | \$15.00 / Month   |
| CHECKING ACCOUNT FEES  |   |
| Inactive Checking Account<br>No activity for 12 months and account balance is less than \$200.00   | \$10.00 / Month   |
| Opportunity Checking Application<br>Fee is due at time of account opening<br><br>Fee may be refunded if converted to One Checking within 15 months of account opening. | \$50.00<br>One-time fee<br><br>Guaranteed Funds Only. No Checks |
| Opportunity Checking Monthly<br>First month is waived  | \$10.00 / Month   |
| CHECK FEES   |   |
| Return Deposited Item<br>Payable to FORUM, Cash, or drawn on an account held by an Account Owner   | \$20.00 / Item  |
| Return Deposited Item  | \$5.00 / Item   |
| Check Stop Payment   | \$27.00 / Each  |
| Counter Checks   | \$0.50 / Each   |
| Foreign Item Check Deposit   | \$45.00 / Item  |
| Official Checks<br>Excludes checks generated from a FORUM loan disbursement, FORUM line of credit, &/or payable to FORUM or an affiliated CUSO.                        | \$3.00 / Each   |
| Non-Member Official Check  | \$5.00 / Each   |
| Check Ordering<br>Checks are ordered from a third party  | Prices Vary   |
| WIRE FEES  |   |
| Incoming Wire  | \$10.00 / Each  |
| Outgoing Wire  | \$20.00 / Each  |
| ACH FEES   |   |
| ACH Stop Payment   | \$27.00 / Each  |
| SPECIALITY ACCOUNT FEES  |   |
| Santa Savings Early Withdrawal   | \$10.00 / Each  |
| Health Savings Account (HSA) Application   | \$15.00<br>One-time fee   |
| Health Savings Account (HSA) Early Closure<br>One-time fee if closed within 6 months   | \$10.00<br>One-time fee   |

| CERTIFICATE ACCOUNT FEES   |   |
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| 52- Week Money Challenge<br>One withdrawal allowed per year after the first 52 weeks                                       | \$15.00 / Each  |
| Sprout Certificate<br>Early withdrawal penalty for Sprout certificates is 10% of lifetime dividends and all matched funds. |   |
| COIN FEES  |   |
| Coin Deposits exceeding \$750 during a calendar month<br>Fee is assessed the following month                               | 10% of Monthly Coin Deposit Amount  |
| ATM / DEBIT / CARD FEES  |   |
| Reissue of Revoked Card  | \$30.00 / Each  |
| Reissue of Card  | \$10.00 / Each  |
| Reissue of PIN   | \$10.00 / Each  |
| Empty Envelope Deposit   | \$50.00 / Each  |
| Non-FORUM ATM<br>Balance Inquiries / Withdrawals / Transfers   | \$2.00 / Each<br>Fees are based on account type                                 |
| MasterCard Currency Conversion<br>Based on total transaction amount  | Up to 1 %   |
| MasterCard Issuer Cross-Border<br>Based on total transaction amount  | Up to 1 %   |
| ADMIN / MISCELLANEOUS FEES   |   |
| Statement Copies   | \$5.00 / Month  |
| Need Address Accounts  | \$5.00 / Month  |
| Verification of Deposit  | \$10.00 / Each  |
| Garnishment Order  | \$20.00 / Each  |
| Court Hold Order   | \$20.00 / Each  |
| Account Reconciliation or Research   | \$30.00 / Hour<br>Minimum fee amount is \$30.00                                 |
| Reopen Account Closed by FORUM Due to Adverse Action(s)  | \$50.00   |
| Non-Sufficient Funds (NSF)<br>Fee imposed for ATM, Check, Debit Card, ACH or other electronic means                        | \$34.00 Per Presentment   |
| Uncollected Funds (UCF)<br>Fee imposed for ATM, Check, Debit Card, ACH or other electronic means                           | \$34.00 Per Presentment   |
| Overdraft Privilege (ODP)<br>Fee imposed for ATM, Check, Debit Card, ACH or other electronic means                         | \$34.00 Per Presentment<br>Applies to accounts eligible for Overdraft Privilege |
| Negative Account Fee<br>Fee is assessed after 48 hour Grace Period   | \$2.00 / Day  |

**All Fees Subject to Change**