

SCHEDULE OF FEES

Savings Account

Minimum Deposit Amount	\$200
\$50 balance	Must be maintained to keep the account open
Service Charge	\$8 per quarter if balance falls below \$100
Excess Debit Charge	\$4 will be charged for each withdrawal over the five free withdrawals
Quarterly statements are mailed.	
Six free withdrawals per quarter.	
Please inquire for current rate.	
Savings accounts are also subjected to REG D Rule	

