



FEE SCHEDULE

FOR INDIVIDUALS		FOR SMALL BUSINESSES		FOR NON PROFITS	
CHECKING ACCOUNT SERVICES*		BUSINESS CHECKING		NON PROFIT CHECKING	
Monthly Maintenance ***	\$2.00	Monthly Maintenance	No charge	Monthly Maintenance	No charge
Overdraft Protection Service	No charge	Minimum balance	\$100.00	Minimum balance	\$500.00
Overdraft Transfer **	\$1.00	Service Fee under min balance	\$5.00	Service Fee under min balance	\$5.00
Insufficient Funds / Special Handling	\$20.00	# Checks per month	50	# Checks per month	50
Stop Payment Order	\$15.00	Additional check fee	\$0.20	Additional check fee	\$0.20
Bill Pay ***	\$0.00	Deposit in cash	No limit	Deposit in cash	No limit
Copies of Cleared Checks	\$1.50	Bill pay	Free	Bill pay	Free
		# of Bill pay payments included	50	# of Bill pay payments included	50
		Overdraft Transfer **	\$1.00	Overdraft Transfer **	\$1.00
SHARE ACCOUNT SERVICES *		BUSINESS SHARES		NON PROFIT SHARES	
Minimum Balance	\$10.00	Monthly Maintenance	No charge	Monthly Maintenance	No charge
Transaction Fee	No Charge	Minimum Balance	\$10.00	Minimum Balance	\$10.00
Service Fee for Non Interest Service Account	\$1.00	Transaction Fee	No Charge	Transaction Fee	No Charge
Service Fee	\$0.00	Service Fee under min balance	\$2.00	Service Fee for Non Interest Service Account	\$1.00
Service Fee under min balance	\$2.00			Service Fee under min balance	\$2.00
CHILD AND 'L' ACCOUNT SERVICES *		BUSINESS MONEY MARKET		NON PROFIT MONEY MARKET	
Minimum Balance	\$10.00	Monthly Maintenance	No charge	Monthly Maintenance	No charge
Transaction Fee	No Charge	Minimum Balance	\$1,000.00	Minimum Balance	\$1,000.00
Service Fee	\$0.00	Transaction Fee	No Charge	Transaction Fee	No Charge
Service Fee under min balance	\$2.00	Service Fee under min balance	\$5.00	Service Fee under min balance	\$5.00
MONEY MARKET SHARE ACCOUNT SERVICES *		BUSINESS CDs		NON PROFIT CDs	
Minimum Balance	\$500.00	Monthly Maintenance	No charge	Monthly Maintenance	No charge
Transaction Fee	No Charge	Available lengths	6,12 & 24 months	Available lengths	6,12 & 24 months
Service Fee	\$0.00	Minimum Balance	\$500.00	Minimum Balance	\$500.00
Service fee under Min Balance	\$3.00	Transaction Fee	No Charge	Transaction Fee	No Charge
		Service fee under Min Balance	No Charge	Service fee under Min Balance	No Charge
CHRISTMAS ACCOUNT SERVICES *					
Minimum Balance	\$0.00				
Transaction Fee	No Charge				
Service Fee	\$0.00				
ATM and DEBIT CARD SERVICES					
Transaction Fee	No Charge				
Reissue Card Replacement	\$0.00				
Lost Card Replacement	\$10.00				
Other Network Completed Transaction Fee	\$0.75				
Other Network Denied Transaction Fee	\$0.35				
MISCELLANEOUS CHARGES					
Returned Check/Item from Deposit or Payment	\$5.00				
Check & Statement Copies - 1-3	\$0.50				
Check & Statement Copies - 4 or more	\$1.00				
Deposits Slips or other credit copies	\$1.50				
Travelers Checks Purchase	\$1 per \$100				
Money Order Purchase	\$1.00				
Outgoing Domestic Wire Transfer	\$6.00				
Outgoing International Wire Transfer	\$10.00				
Incoming Domestic Wire Transfer	No Charge				
Incoming International Wire Transfer	No Charge				
Notary Service	No Charge				
ITIN processing	\$30.00				
Verification of Deposit Request	\$10.00				
Directo a México	\$3.00				
Check cashing fee ****	\$2.00				

* Membership required in Latino Community Development Center

* There is no service fee on these accounts if the minimum balances are maintained for Shares (\$10), and Money Market Share accounts (\$500).

**Overdraft Transfers are limited to no more than 6 per month from a Share or Money Market account.

Overdrafts exceeding 6 per month will be charged a fee equal to the current Insufficient Funds Fee.

Repeated excess transfers may cause the loss of overdraft privileges.

***Maximum 50 checks pay per statement cycle for Checking. Maximum 50 bill pay transactions per statement cycle.

A \$.20 per check/transaction charge is assessed on Checking accounts if these requirements are not met.