

| FEE SCHEDULE | EFFECTIVE: January 1, 2023 |
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| Under Minimum Share of \$25.00 | \$5.00 / Quarter |
| Advantage Checking | \$5.95 Monthly; Waived for ages under 18 and 61 and older, and for |
| | balances over \$3,500.00 |
| Business Checking Service | \$10.00 / Month |
| e-Checking | \$2.00 / Month for Paper Statement |
| Deposited Checks Returned Unpaid / Two-Party | \$29.00 / \$10.00 / Item |
| Collection Item | \$15.00 Minimum; additional fees may apply on foreign items |
| Stop Payment / Returned Item | \$25.00 / Item |
| Overdraft/Nonsufficient Funds | \$29.00 / Item |
| Overdraft Privilege | \$29.00 / Item |
| Overdraft Transfer from Savings (Share) | \$5.00 / Each |
| Check Printing | Prices vary with vendor |
| Temporary Checks (4) | \$2.00 |
| Cashier's Check | \$3.00 / Check; \$0.50 for ages 61 and older |
| Money Order | \$2.00 / Item; \$0.50 for ages 61 and older |
| Visa Gift Card | \$3.50 / Card |
| Visa Travel Money | \$7.95 |
| ATM Network | \$2.00 / Transaction or Inquiry (ATMs not owned by Frontier Community CU) |
| Bill Pay | See separate Bill Pay Disclosure |
| Replacement Card | \$10.00 / Card |
| Account Closed | \$25.00 within 90 days of opening |
| Account Reopen | \$25.00 / Account |
| Account Research | \$35.00 / Hour, minimum of 1 hour |
| Christmas Club Early Withdrawal | \$5.00 / Withdrawal |
| Coin Machine | 5.00% of Amount |
| Copy of Statement | \$5.00 / Statement |
| Escheat | \$50.00 |
| Legal Process – Garnishments / Levies | \$15.00 / Item |
| Overnight Mailing: Standard / Priority or Saturday | \$40.00 / \$50.00 |
| Returned Mail (After two Statement Cycles) | \$10.00 / Month |
| Third Party Telephone Loan Payment | \$10.00 |
| Western Union | \$40.00/Transfer |
| Western Union - International | \$40.00/Transfer plus Administrative Cost |
| Wire Transfer: Incoming / Outgoing | \$5.00 / \$25.00 per Transfer |
| Wire Transfer: Outgoing International | \$50.00/Transfer (U.S. or Foreign Currency) |
| Consumer Loan - Origination | Lessor of 1.00% of Loan Amount or \$100.00 |
| HELOC / HEIL - Origination | \$225.00 |
| Mortgage Loan - Origination | \$800.00 |
| Mortgage Construction Loan - Origination | .50% of Loan Amount |
| Mortgage Loan Modification | 1.00% of Loan Amount |
| Mortgage Loan Partial Release / Subordination | \$195.00 |
| Mortgage Loan Release | \$30.00 |