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## Schedule of Fees and Charges

EFFECTIVE DATE: May 29, 2018

### ATM/DEBIT:

Withdrawals .....	None
Deposits .....	None
Overdrafts (with Opt-In) .....	\$28.00
Replacement Card .....	\$8.00
Transfer Fee .....	\$4.00

### CHECKING:

Monthly Service Fee or Per Check Fee .....	None
Payment/Transfer Receipt Mailed .....	\$1.00
Account Balancing .....	\$25.00 per hour
Overdrafts/Automatic Payment Return .....	\$28.00
Returned Deposit Item .....	\$10.00
Stop-Payment Fee .....	\$25.00
Certified Check .....	\$3.00
Transfer from Shares .....	\$4.00
Transfer from Loans .....	\$4.00
Photocopy Request (picked up) .....	\$3.00
Photocopy Request (mailed) .....	\$5.00
Account History (over 30 days) .....	\$1.00
Statement Copy .....	\$3.00

### VISA:

Replacement Card .....	\$5.00
Late Fee (over 10 days) .....	\$20.00
Returned Payment Fee .....	\$25.00
Statement Copy .....	\$3.00
Travel Card (member) .....	\$4.00
Travel Card Reload .....	\$2.00
Travel Card Unload .....	\$10.00

### OTHER:

Loan Extension Agreement .....	\$25.00
Closed Account Fee (within 180 days of opening) .....	\$5.00
Return Mail Fee .....	\$1.50
Early Withdrawal from Christmas Club .....	\$5.00
Check Mailing Fee .....	\$1.00
Cashier's Check .....	\$3.00
Money Order .....	\$2.00
Teller Check .....	\$1.00
Inactive Account Fee (24 months no activity balance \$100 or less) .....	\$5.00 per month
Foreign Check Deposit .....	\$8.00 per item
Foreign Check Return .....	\$25.00 per item
Deposit/Loan Payment Return .....	\$25.00
Minimum Balance Fee (share savings balance below \$5.00).....	Up to \$5.00
Withdrawals from Savings:	
Three or less per month .....	None
Four or more per month.....	\$1.00 per item
Wire Transfers:	
In (items over \$100) .....	\$8.00
Out .....	\$20.00
International .....	\$40.00
Late Loan Payment (over 15 days) .....	\$20.00
Garnishment Request Fee.....	\$20.00
Tax Levy Fee .....	\$25.00
Notary Public Service .....	None
NADA Car Quotes .....	None

**Main Office**  
1330 W Franklin St  
(812) 425-0111

**Vogel Office**  
5727 Vogel Rd  
(812) 491-9200

**Atlas Office**  
1212 St George Rd  
(812) 491-3564





1330 West Franklin Street Evansville, IN 47710 (812) 425-0111

## Account Disclosure Rate Supplement

**INSTRUCTIONS** This supplement is incorporated into, becomes a part of and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account  Request for Information

EFFECTIVE DATE: February 14, 2018

### VARIABLE RATE

Account Type	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Savings	\$100.00	.10%	.10%
<input type="checkbox"/> Special Share Savings	\$100.00	.10%	.10%
<input type="checkbox"/> Check Plus	\$500.00 - \$9,999.99	.10%	.10%
	\$10,000.00 - \$24,999.99	.15%	.15%
	\$25,000.00 & Greater	.20%	.20%
<input type="checkbox"/> Christmas Club	\$25.00	.10%	.10%
<input type="checkbox"/> IRA Share	\$100.00	.30%	.30%

\*For the purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For most current rates, please contact one of our branches.

### Term & IRA Share Certificate

Account Type	Balance to Open	Term	Dividend Rate	APY*
Term Share Certificate	\$1,000.00	6 Month	0.50%	0.50%
		12 Month	0.96%	0.96%
		18 Month	1.05%	1.06%
		24 Month	1.33%	1.34%
		36 Month	1.44%	1.45%
		48 Month	1.69%	1.70%
		60 Month	1.98%	2.00%
IRA Term Share Certificate	\$2,500.00	12 Month	1.11%	1.12%
		24 Month	1.38%	1.39%
		36 Month	1.58%	1.59%
		48 Month	1.75%	1.76%
		60 Month	2.03%	2.05%

\*APY refers to ANNUAL PERCENTAGE YIELD. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date.

