STAR ATM CARD & STAR VISA CHECK CARD

ISSUE OF FIRST TIME CARD .......... $5.00
REPLACEMENT........................ $5.00
ATM DEPOSIT ITEMS RETURNED .... $5.00
ATM DEPOSIT DISCREPANCY ....... $5.00
ATM INSUFFICIENT FUNDS .......... $30.00
VISA CHARGE BACK ................. $20.00
VISA INTERNATIONAL SERVICE ASSESSMENT .......... fee generally 1% of transaction

*** OPTION ONE ***

STAR ATM CARD & VISA CHECK CARD TRANSACTIONS
AT FIRST FEDERAL ATM..............NO FEE
AT OTHER ATM'S (per transaction)
  DEPOSIT ................................NO FEE
  WITHDRAWAL ..........................$25

PURCHASES
  PIN POINT OF SALE PURCHASE .......$0.50
  SIGNATURE PURCHASE
    (with Visa Check Card) ............NO FEE

OR

*** OPTION TWO ***

STAR/ATM Card
Annual Fee .................................. $15.00

STAR/VISA Check Card
Annual Fee .................................. $20.00

By choosing option number two, there will be no additional per transaction fee charged by First Federal.

Option one will be the default option unless you request option two.

ATM FEE BY OTHER NOTICE
When you perform certain types of transactions at an ATM not owned or operated by First Federal you may be subject to a surcharge for the transaction by the owner or operator of that ATM and/or ATM Network to which that ATM is connected.

BALANCING ACCOUNTS .......$15.00/hour minimum $10.00

CERTIFIED CHECKS ...............$15.00
  (per certification)

CHECKING ACCOUNTS
"Basic" - No monthly service charge
"Regular" - $5.00 monthly service charge if balance falls below $250.00; however no fee if deposit account relationship over $500.00.

TRI-CHECK (MONEY MARKET DEPOSIT ACCOUNT)
Interest reduced to regular checking rate, if balance falls below $1,000.00. If balance falls below $500.00 a $5.00 service charge applies.

PASSBOOK & STATEMENT SAVINGS
$2.00 if balance falls below $50.00 anytime during the month.

STOP PAYMENT ORDERS
  CHECKING ......................... $20.00
  ELECTRONIC DEBITS .......... $20.00
  ALL OTHERS ................... $25.00

PHOTOCOPY OF CANCELLED CHECKS
  CHECKING ........................... $10.00
  ALL OTHERS ..................... $13.00
  "BASIC" CHECKING - five copies free per year.

DEPOSIT BAGS
  Night Deposit Bags ..............NO FEE

DEPOSIT ITEMS
  RETURNED ......................... $5.00 (per item)
  FAX MACHINE USE ..........$5.00 (per call)

INACTIVE ACCOUNTS
  CHECKING ACCOUNTS – If an account is inactive for one year and the balance is less than $10.00, there will be a $5.00 per month charge.

CASH OR CHECK FOR FIRST FEDERAL CHECK .......... $10.00

PERSONAL MONEY ORDERS ................ $3.00 ea.

CUSTOMER RESEARCH ...........$15.00/hour minimum $10.00

PRINTED HISTORY OF ACCOUNT/ COPY OF STATEMENT .......... $5.00

CANADIAN ITEM .....................$10.00

INSUFFICIENT FUNDS FEE ............ $30.00 per item

An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means including TMS. In some instances, there may be a $50.00 fee for returned items/insufficient funds regarding Online Bill Pay.

OVERDRAFT PROTECTION ............$10.00

TELEPHONE TRANSFERS ............. $30.00
  (Not telephone banking)

SAFE DEPOSIT BOXES .............................. rate varies with size

REPLACEMENT OF LOST KEYS
  One key (replace w/new set) ........ $10.00
  Both keys
    (drilling & lock replacement) ...... $45.00

WIRE TRANSFERS
  DOMESTIC INCOMING ..............$10.00
  DOMESTIC OUTGOING .............$15.00
  INTERNATIONAL .................. $40.00

INCOMING COLLECTIONS .......... $20.00

IRS LEVY PROCESSING .............. $50.00

These fees are subject to change at any time without any further notification.