



savings and loan association
of **GREENE COUNTY**

Serving the Tri-State Area

SCHEDULE OF FEES

Internet Banking

www.firstfederalofgreene.com

MOBILE BANKING

No Charge

ONLINE (Internet) BANKING

No Charge

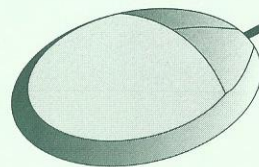
ONLINE BILL PAY

No Charge

Telephone Banking

(724) 627-4291 (local)
(877) 473-3632 (toll free)

**24 HOUR BANKING
AT YOUR FINGERTIPS**



HOME OFFICE

25 E. High Street, P.O. Box 190
Waynesburg, PA 15370
(724) 627-6116

FAYETTE OFFICE

Main and Beeson, P.O. Box 1246
Uniontown, PA 15401
(724) 437-2861

CARMICHAELS OFFICE

101 West George Street, P.O. Box 397
Carmichaels, PA 15320
(724) 966-5053

WAYNESBURG DRIVE-THRU CENTER

Intersection of Routes 19 & 21
Waynesburg, PA 15370
(724) 852-2203

UNIONTOWN DRIVE-THRU CENTER

McClellandtown Road at Rt. 119 Bypass 21
Uniontown, PA 15401
(724) 430-2889

WASHINGTON OFFICE

460 Washington Road
Washington, PA 15301
(724) 228-9005

TAYLORSTOWN OFFICE

2980 S Bridge Road
Washington, PA 15301
(724) 225-8942

MT. MORRIS OFFICE

101 Locust Avenue Ext.
Mt. Morris, PA 15349
(724) 324-2700

SUBSIDIARY FIRST GREENE SERVICE CORPORATION

354 Suncrest Towne Centre Dr.
Morgantown, WV 26505
(304) 598-0606

www.firstfederalofgreene.com

STAR® ATM LOCATIONS

WAYNESBURG
Southwest Regional Medical Center,
First Federal Drive-Thru Center,
Waynesburg University Stover Center
Comfort Inn
Corner of Washington & Strawberry St.

WASHINGTON
Washington Office

UNIONTOWN
Fayette Office and
First Federal
Drive-Thru Center

CARMICHAELS
Carmichaels Office

TAYLORSTOWN
Taylorstown Office

MT. MORRIS
Mt. Morris Office



MEMBER
FDIC

**STAR ATM CARD &
STAR VISA CHECK CARD**

ISSUE OF FIRSTTIME 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
 ASSESSMENTfee generally 1%
 of transaction

***** OPTION ONE *****

**STAR ATM CARD & VISA CHECK
CARD TRANSACTIONS**

AT FIRST FEDERAL ATMNO FEE
 AT OTHER ATM'S (per transaction)
 DEPOSITNO FEE
 WITHDRAWAL\$.25

PURCHASES

PIN POINT OF SALE PURCHASE.....\$.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 BagsNO 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 On-line Bill Pay.

OVERDRAFT PROTECTION\$10.00

TELEPHONE TRANSFERS \$30.00
 (Not telephone banking)

SAFE DEPOSIT BOXESrate 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.