

ACCOUNT FEES

Common Features

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

If a transaction overdraws your account, for example: a check, in-person withdrawal, internal transfer, recurring debit card transaction, or Automated Clearinghouse (ACH) transaction, we may impose an overdraft fee if we pay the item. We will not impose an overdraft fee for ATM Withdrawals, one-time debit card transactions, or bank fees. We will not impose a fee on items we return.

Overdraft fee	\$25 <i>per item paid</i>
Maximum overdraft fees	\$125 <i>per day</i>
Canadian check processing	\$5 <i>per check</i>
Account research	\$25 <i>per hour</i>
Statement copies*	\$3 <i>per statement</i>
Check copies (2 free per month)	\$2 <i>per check over limit</i>
Legal process** (Levies/Liens/Garnishments)	\$100 <i>per occurrence</i>
Cashier's check†	\$5 <i>per check</i>
Counter check	\$1 <i>/up to 4 checks</i>
Debit card replacement‡	\$5
Stop payment	\$25
Unauthorized ACH entry fee	\$4.50 <i>each</i>
Account closed within 90 days of opening	\$20
Wire transfer fee (domestic)	\$25
Wire transfer fee (international)	\$40

OlyFed

BANKING
THAT'S
MUTUAL

SAFE DEPOSIT BOXES[§]

2 x 5	\$19 per year
3 x 5	\$25 per year
5 x 5	\$30 per year
3 x 10	\$40 per year
5 x 10	\$55 per year
10 x 10	\$105 per year
11 x 16	\$185 per year
Replacement key	\$15
Drilling	Varies

Safe deposit box rent will be discounted by \$5 when you sign up for automatic box payment from an OlyFed checking or savings account.

OPTIONAL DIGITAL SERVICES

Bill Pay

Same day delivery	\$9.95
Next day delivery	\$14.95

*The fee is assessed for statement reprints.

**If the account balance is less than the fee amount, we will charge a portion of the fee. The fee will not be greater than the account balance.

† Waived for customers with direct deposit.

‡ One free replacement card per year. Cards replaced due to fraud or compromise are also free of charge.

§ On availability basis. Not FDIC insured.

We may require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

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