

| SCHEDULE OF FEES AND CHARGES | |
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| GENERAL FEES | |
| Account Reconciliation | \$20.00/Hour |
| Account Research | \$20.00/Hour and \$20.00 minimum charge |
| Card Replacement | \$7.00/Card |
| Cashier's Check | \$5.00/Check if less than \$500.00 |
| Check Cashing Fee | \$5.00 for members with only a Savings Account with a balance under \$100.00 |
| Domestic Wire Transfer | \$15.00 for all outgoing and incoming wires |
| Inactive Account | \$2.00/Month (After 12 months of no activity) |
| IRA External Transfer Fee | \$25.00/Each |
| International Wire Transfer | \$30.00 for all outgoing and incoming wires |
| Legal Process (tax levies, summons) | \$50.00/Item |
| Levy/Garnishments | \$100.00 |
| Non-Member Cashier's Check Fee | \$25.00 |
| NSF Fee | \$32.00/Each submission/resubmission |
| Overdraft Fee | \$32.00/Item |
| Reopening of account within 60 days of closing | \$20.00 |
| Returned Deposit Checks | \$5.00 |
| Statement Copy | \$5.00/Copy |
| Stop Payment Fee | \$32.00/Request |
| Temporary Checks | \$3.00/9 checks |
| Check Copy Fee | \$1.00/Copy |
| VISA Gift Card | \$3.00 |
| VISA Travel Card | \$8.00 |

| For VISA Gift and VISA Travel Cards: | |
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| • Gift Card Inactivity Fee | \$2.95 (After 12 Months of no activity) |
| • Gift Card Replacement Fee | \$5.00 |
| • Travel Card Replacement Fee | \$9.95 |
| • Travel Card Reload Fee | \$4.95 |
| • Travel Card Monthly Fee | \$4.95 (waived with a monthly reload) |
| Out of Network ATM Fee | \$1.50/Transaction This fee will be charged on all ATMs not included in our fee free network. |
| CHECKING ACCOUNT FEES | |
| Check Printing Fee | Prices may vary depending upon style |
| Advantage Checking Minimum Balance Fee | \$10.00/Month Can be waived if criteria are met. a) average daily balance of \$5,000.00 OR average daily balance of \$15,000.00 or more in total savings and loan accounts; AND b) Have a deposit of \$250.00 or more post to your account during the calendar month. |
| eAccess Checking Minimum Balance Fee | \$5.00/Month Can be waived if criteria are met. a) average daily balance of \$100.00 OR have 10 or more POS transactions post OR have at least one ACH deposit AND b) Receive and e-statement |
| SAFE DEPOSIT BOX FEES | |
| 3" x 5" Box | \$30.00/Year |
| 3" x 10" Box | \$50.00/Year |
| 5" x 10" Box | \$75.00/Year |
| 10" x 10" Box | \$100.00/Year |
| Change of Locks | \$100.00 |
| Drilling of Boxes | \$100.00 |
| Late Rent Fee | \$10.00 After 30 days |
| Lost Key Fee | \$25.00 |
| Safekeeping of Box Contents Fee | \$25.00 |

| CHRISTMAS CLUB ACCOUNT FEES | |
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| Early Account Withdrawal Fee | \$25.00/Withdrawal |
| Reopen Closed Account Fee | \$25.00 |
| SHARE SAVINGS ACCOUNT FEE | |
| Single Service Low Balance Fee | \$3.00/Month if average monthly balance is less than \$100.00 and you do not have additional qualifying product(s) or are not a joint owner on a qualifying product(s). This Fee excludes any members under the age of 18. |
| MONEY MARKET ACCOUNT FEES | |
| Minimum Balance Fee | \$10.00/Month if minimum daily balance is not met |
| BILL PAY FEES | |
| Inactive Bill Pay | \$5.00/Month (an inactive user is a member that does not pay at least one (1) bill pay per month) |
| Stop Payment | \$32.00 |
| Overnight Check | \$14.95 (overnight payment sent to payees who accept checks) |
| Same Day Bill Pay | \$9.95 (allows payments to be credited on same day with participating payees) |
| Account to Account (External) | \$2.00 (outbound transfers to accounts outside of Bronco) |
| POPMONEY FEES | |
| Sending Money: 3 Day Delivery | |
| \$1.00 to \$999.99 | \$1.00 |
| \$1,000.00 and above | \$2.00 |
| Next Day Delivery | |
| \$1.00 to \$999.99 | \$2.00 |
| \$1,000.00 and above | \$3.00 |
| Requesting Money - 3 Day Delivery: | |
| \$1.00 to \$999.99 | \$1.00 |
| \$1,000.00 and above | \$2.00 |

