



SCHEDULE OF FEES AND CHARGES

Effective Date 11-1-07

ATM/DEBIT/ELECTRONIC SERVICE FEES

CO-OP Network ATM Transaction
(Over 25,000 Nationwide)FREE
 Non CO-OP Network ATM Transaction...\$1.00
 Point-of-Sale Transaction.....FREE
 Debit Card Dispute Processing....\$10.00
 Debit Card Replacement Fee.....\$5.00
 Rush Delivery Debit Card Replacement
\$20.00
 Non-Sufficient Funds Debit Transaction
\$25.00
 Non-Sufficient Funds ACH Transaction
\$25.00
 ACH Stop Payment Fee.....\$10.00

CHECKING ACCOUNT SERVICE FEE

Non-Sufficient Funds (Per item)..\$25.00
 Share Draft Stop Payment.....\$10.00
 Overdraft Privilege Fee (Per item)\$25.00
 Overdraft Transfer Fee (Per item)\$.20
 Check Printing.....AT COST
 Senior Check Printing
 (2 boxes per year w/ Direct Deposit)
FREE
 Temporary Checks (up to 10).....\$5.00
 Bill Payment Services (Monthly)...\$3.00
 Photocopy/Paid Checks.....\$2.00

CONSUMER LENDING & HELOC PROGRAM

Vehicle Refinance Fee
 (Reduction in Rate or Term) ...\$75.00
 GAP/MBI Protection.....Varies
 Pay-off Demand Statement Fee.....\$30.00
 Reconveyance Fee.....\$75.00
 Skip-A-Pay/Loan Extension Fee
 (Per loan/Per extension).....\$25.00
 Payment Coupon Book.....\$5.00
 Late Payment Fee
 (10% of payment - \$25 minimum) Varies

CORPORATE/COUNTER CHECKS

Payable to account owner.....FREE
 Payable to 3rd party.....\$1.00
 Stop Payment Fee (Lost, Stolen or
 Destroyed)\$15.00

GENERAL FEES

Wire Transfer Incoming
 (Waived if over \$5,000)\$10.00
 Wire Transfer Outgoing - Domestic\$20.00
 Wire Transfer Outgoing - International
\$40.00
 Monthly Inactivity Fee
 (No activity for 12 months)\$5.00
 Returned Deposit Item.....\$25.00
 Account Research/Reconciliation Fee
 (Per hour)\$20.00
 Monthly Service Fee -
 Merchant/Business Account\$15.00
 High Desert Anywhere - Home BankingFREE
 Cash Line - Audio Banking.....FREE
 Legal Processing Fee
 (Levies, Attachments, Subpoenas)\$25.00
 Account Closure Fee (within first 12
 months)\$5.00
 Early Closure Fee (Christmas Club
 Accounts)\$5.00
 Super Saver Withdrawal Fee
 (3 Free per month)\$5.00
 Notary Fee (Non-CU Document/Per
 signature)\$10.00
 Returned Mail Handling (Per item)\$.50
 Notice of Escheat (Per year).....\$5.00
 Verification of Deposit.....\$2.00
 Statement Copy (Per statement)....\$3.00
 Printed History.....FREE
 IRA Closure Fee.....\$25.00
 Gift Card (Per card/Any denomination)
\$2.50
 Check Cashing Fee (Per Item).....\$5.00

MORTGAGE BROKERING PROGRAM

Mortgage Processing Fee.....\$150.00
 Administration Fee.....\$75.00
 Mortgage Origination Fee (1% of Loan
 amount)Varies
 Lender Fee.....Varies
 Appraisal Fee.....\$300.00
 Credit Report.....\$16.00
 Flood Report.....\$10.00