



**Schedule of Service Charges  
February 15, 2010**

<b>Savings, Checking and Money Market Accounts</b>	<b>Service Charge</b>	<b>Notes</b>
Check Cashing	\$ 2.00 per check item	Only for members over age 18 years of age with only a regular share savings account with less than \$100 balance and no other Freedom accounts.
Check Copies	\$ 6.00 per item	Includes money orders and Freedom bank or cashier's check
Printed Check Orders	Specialty Grey – approximately \$14.00 All custom design styles prices vary.	FREE unlimited Specialty Grey style with Youth and Rewards Checking. One FREE order every 12 months of Specialty Grey style with Classic, thereafter at cost (approximately \$14.00).
Inactive	\$ 5.00 per month	No activity for 24 months – waived for members under 18 years of age
Rewards Checking	\$ 5.00 per month	If average monthly minimum balance falls below \$1,000 AND performs less than 6 transactions in a calendar month
Money Market and Money Market IRA Accounts	\$10.00 per month	If minimum balance falls below \$2,500 minimum
Returned Checks	\$30.00 per item	Cashed/deposited, loan/credit card payment, pre-authorized transfers
Non-Sufficient Funds	\$30.00 per item	Includes checks, ATM withdrawals, uncollected funds and deposits on hold
Overdraft charge for items covered by Member Privilege	\$30.00 per item	
Stop Payment (includes cashier's checks, personal and official checks, and pre-authorized transactions)	\$15 per item \$25.00 for multiple or series	FREE with Rewards Checking
Withdrawal or transfer in excess of Regulation D	Transaction denied	Savings or Money Market Accounts
<b>ACH/Electronic Funds</b>	<b>Service Charge</b>	<b>Notes</b>
– Outgoing Wire Transfers	- \$20.00 – domestic; - \$35.00 – international	
– Western Union	- Prices vary with amount	
<b>ATM Debit/Check and Credit Card Services</b>	<b>Service Charge</b>	<b>Notes</b>
ATM balance inquiry at non-Freedom network ATM (Network includes M&T Bank, select Wawa, Rutter's and Baltimore area Credit Unions. See website for list)	\$ 0.50 per item*	Six (6) FREE per month balance inquiries or other transactions with Rewards Checking
ATM Debit/Check Card or Credit Card replacement card	\$ 6.00 per item	Special RUSH shipping - \$15.00
ATM/Debit Card Overdraft	\$30.00 per item	
ATM transaction at non-Freedom network ATM	\$ 1.50 per item*	Six (6) FREE per month balance inquiries or other transactions with Rewards Checking
Cash advance with a credit card or non-Freedom check/debit card	\$ 2.00 per item	At branch or ATM
Inactive Account–Credit Card (no activity for 12 months)	\$25.00 annually	
<b>Certificate Services</b>	<b>Service Charge</b>	<b>Notes</b>
Early Withdrawal Penalty – 12 Months or less	– 90 Days Interest	
– Over 12 Months	– 120 Days Interest	
<b>General Services</b>	<b>Service Charge</b>	<b>Notes</b>
Account history printout	\$ 2.00 per page	
Account reconciliation (minimum charge \$12)	\$12.00 per hour	
Account research	\$ 3.00 per 15 minutes	

Account statement copy	\$ 5.00 per account, per statement	
Check drawn on closed account	\$30.00	
Closed Membership Account within 60 Days of opening	\$25.00 per occurrence	
Copy of transaction voucher, deposit slip/Visa sales slip	\$ 3.00 per item	
Court Order Copy	\$40.00 per copy	
Direct Check	\$10.00 per check	To make payment by due date or to avoid late fee
Escheat Processing	\$10.00 for balances < \$50 \$20.00 for balances of \$50 and over	
Fax, Photo, Imaged and Microfilm Copies	\$ 2.00 per page	
Freedom bank or cashier's checks - First check free each month, additional thereafter	\$ 5.00 per item	FREE with Rewards Checking
Garnishment Fee and Court Hold Order	\$75.00 per occurrence	
Incorrect or No Forwarding Address	\$15.00 per returned item	
Money Orders	\$ 2.00 per item	FREE with Rewards Checking
Reopen account closed by Freedom for adverse usage	\$20.00	
Travelers Cheques	\$ 1.00 per \$100	FREE with Rewards Checking
Travelers Cheques for Two	\$ 1.50 per \$100	FREE with Rewards Checking

*\*Freedom does not have control over fees that may be charged by other financial institutions, third party service providers or ATM owners.*

*All terms are subject to change.*