



SCHEDULE OF OUR CHARGES AND FEES

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Service Charges on Safekeeping Accounts

- Regular NOW - No charge
- Superchecking NOW - \$5.00 if account falls below \$1,500.00
- Corporate Checking - 8.00 if account falls below \$2,000.00
- Pick-A-Rate - 4 withdrawals per month - No Charge
- 5th and 6th withdrawal - \$5.00 each
- No more than 6 withdrawals in any one month

Other Charges

Excess withdrawals on Passbook Savings (more than 5 in one month)	\$ 3.00
NSF Items that are returned	\$ 20.00
Overdraft items that are paid	\$ 20.00
Stop Payment Order	\$ 10.00
ACH (Automated Clearing House) Stop Payment Order	\$ 10.00
ATM overdrafts	\$ 20.00
Copy of canceled drafts	\$ 2.00
Printing of Special Statement	\$ 2.00
Money Orders up to \$ 500.00	\$ 1.00
Money Orders \$ 501.00 to \$2,500.00	\$ 2.00
Money Orders \$2,501.00 and up	\$ 5.00
Travelers Checks per \$200.00	
(Single ownership)	\$ 2.00
(Joint ownership)	\$ 4.00
Minimum Charge for Account Balancing and Research	\$ 15.00 an hour
Return Deposit item	\$ 2.00
Statement Copies	\$ 2.00
Incoming Collections Items	\$ 10.00
Cashiers Checks	\$ 2.00
Credit Card Cash Advance (nonCustomer)	\$ 5.00
Outgoing Wire Transfers	\$ 10.00
Outgoing Overseas Wire Transfers	\$ 25.00
Incoming Wire Transfers (BHF accounts)	No Charge
(Non Customer)	\$ 10.00
Processing Levies, Garnishments and Executions	\$ 25.00
Dormant Account Charge (per month)	
(less than \$200.00 balance and inactive for 2 years)	\$ 5.00
Dormant ATM Usage Reissue Fee	
(if used less than 12 times in 2 years)	\$ 12.00
ATM Withdrawals (other than Big Horn Federal's ATM)	
Service fees assessed as disclosed at ATM.	

FAX (Incoming & Outgoing)	
first page	\$ 2.00
each additional page	\$ 1.00

The first three drafts or statements in any calendar year are free. Afterward charges will apply.

There is no charge for stop payments on automatic drafts or those caused by burglaries.

Ask about our rates for senior citizens.

Safe Deposit Boxes

3 inches x 5 inches, per year	\$ 10.00
5 inches x 5 inches, per year	\$ 15.00
3 inches x 10 inches, per year	\$ 18.00
5 inches x 10 inches, per year	\$ 25.00
10 inches x 10 inches, per year	\$ 50.00

Easy Pay On-Line Bill Payment Services are:

- a) Easy Pay service; no charge for up to 12 transactions per calendar month or any portion thereof, \$0.50 for each additional transaction.
- b) Easy Pay with e Bills; no charge for up to 12 transactions per calendar month or any portion thereof, \$0.50 for each additional transaction.
- c) Total Bill Management; \$12.95 per calendar month or any portion thereof for unlimited transactions.
- d) Big Horn Federal's standard fees for returned items (\$20.00) plus Metavante will assess a \$25.00 returned item fee as well, and cancelled check copies for checks you issue/write (\$2.00) also apply. (1st three (3) check copies or statements in a calendar year are free)
- e) A Metavante fee for stop payment (\$25.00) will apply.
- f) Additional fees; \$20.00 fee for overnight delivery of a check, \$20.00 fee for retrieving a copy of an archived check and \$50.00 fee plus \$1.00 shipping for ordering an annual CD with a complete listing of your bills (TBM only) will apply.
- g) Expedited payment fees are \$5.00 for those sent using electronic funds transfer and \$18.00 for payments sent via overnight delivery. Metavante determines which option is available based on the payee.

We will deduct any and all fees automatically each month from your Big Horn Federal Checking Account. Should your Checking Account have insufficient funds, we will deduct the appropriate fees from any of your other Big Horn Federal Accounts. You will be charged these fees as incurred on a monthly basis. The monthly Total Bill Management fee will be charged, regardless of use.

Fees for other services, such as Escrow, Small Business Checking, etc., will be quoted to you upon request.

**The above fees are subject to change at any time by Big Horn Federal without notice.
Please contact a Big Horn Federal Office for further information**

Other special Big Horn Federal Services:

Big Horn Federal now serves you with six offices throughout the Big Horn Basin, including Rams Head Financial Services for your insurance needs. See Big Horn Federal for these and other convenient customer services:

24 Hour ATM (all bank locations and Big Horn Coop Convenience Store in Worland)

Store Hour ATM (Big Horn Co-Op in Greybull and Powell, Dirty Annie's in Shell, Dry Creek Country Store in Burlington, KOA in Cody and the Pony Express in Ten Sleep)

24 Hour Telephone banking by calling 1-877-765-7283 or 1-307-765-4499