

1. SAVINGS AND CHECKING ACCOUNTS

Account Service Fee Description	Fee Amount	Important Information
Non-Sufficient Funds (NSF Item)	\$30.00	Check, ACH, Bill Pay, recurring debit card transaction, substitute check, or electronic item.
Courtesy Pay (Overdraft) Item Paid	\$30.00	Check, ACH, Bill Pay, recurring debit card transaction, everyday debit card transaction (if opted in) substitute check, or electronic item.
Stop Payment	\$25.00	N/A
Inactive Account Maintenance Fee (1 year – No activity)	\$5.00/month	N/A

2. PERSONAL ACCOUNT OPTIONAL PRODUCTS

Account Service Fee Description	Fee Amount	Important Information
Wings Protect™	\$4.99/month	Identity protection product available only to Wings primary members that have a Wings personal checking account. Other qualifications apply, see full Terms and Conditions in Online Banking.

3. NEGOTIABLE ITEMS

Item Description	Item Fee	Important Information
Merchant Check Exchange (Per item)	\$30.00	N/A
Foreign Item Collection fee – Incoming/Outgoing (Per item)	\$30.00	N/A

4. ATM AND VISA® DEBIT CARD TRANSACTIONS

Transaction Description	Fee Amount	Important Information
Rush Card – ATM, Visa Debit	\$50.00	N/A
Visa Foreign Currency Transaction Fee	1.00%	This transaction fee will be assessed to purchases made outside of the United States as well as to online purchases made within the United States, but the merchant is located outside of the United States.

NOTE: No Wings charged ATM fees at non-Wings ATMs. Does not include surcharge imposed by the owner (other than Wings) of the ATM.

5. LOAN FEES

Transaction Description	Fee Amount	Important Information
Skip-A-Pay Fee	\$25.00	N/A
Telephone (live contact) Loan Payment Processing Fee (via debit card or ACH)	\$4.95	N/A
Debit Card Automated Loan Payment Fee (Using unauthenticated portal on WingsCO.com)	\$9.95	N/A
Loan Payment Coupon Book (Annual)	\$25.00	N/A
Home Equity Modification Fee	\$150.00	N/A
Home Equity Subordination Fee	\$150.00	N/A
Traditional Mortgage Modification Fee	\$1,000.00	Plus, recording fees.
Remote Online Notary	\$15.00	Fee per signature; Only for real estate loans.

6. MISCELLANEOUS TRANSACTIONS

Transaction Description	Fee Amount	Important Information
Levies/Garnishments	\$100.00	N/A
Shared Service Network Usage Fee	6 Free/month; \$2.00 each thereafter	Service provider may charge additional fees.
Overnight Mail Fee	\$30.00	N/A
2 – Day Mail Fee	\$20.00	N/A
Express Mail Fee	\$12.00	N/A