

Schedule of Charges –

The following service charges will be applied if the balance requirements are not maintained in the accounts listed below;

Account Type:	Minimum Requirements to Avoid Service Charge:	Service Charge if Minimum is Not Met:
Better Than Free Checking †	There are no minimum balance requirements for this account.	N/A
Plus Interest Checking † (NOW Account)	You must maintain a minimum daily balance of \$500 in this account or have a total deposit account portfolio balance of \$5,000 or more to avoid the service charges.	You will be assessed a \$5.00 monthly charge each Statement Period that the daily minimum is not met.
“50” Plus Checking † (NOW Account)	There are no minimum balance requirements for this account. In order to be eligible for this account, one owner must be at least 50 years of age.	N/A
Direct Deposit Checking † (NOW Account)	You must have at least one direct deposit posted to this account monthly to avoid the monthly service charge.	You will be assessed a \$5.00 monthly charge each Statement Period there is not at least a monthly Direct Deposit.
Farmington First Checking †	You must maintain a minimum daily balance of \$500 in this account or have a total deposit account portfolio balance of \$5,000 or more to avoid the service charges.	You will be assessed a \$5.00 monthly charge, plus a .25 cent per item check charge for checks clearing during the Statement Period if the daily minimum is not met.
Platinum Checking † (NOW Account)	You must maintain a minimum daily balance of \$1,000 in this account or have a total deposit account portfolio balance of \$10,000 or more to avoid the service charges.	You will be assessed a \$8.00 monthly charge each Statement Period that the daily minimum is not met.
Money Market †	You must maintain a minimum daily balance of \$1,000 in this account to avoid the services charges.	You will be assessed a \$10.00 monthly charge each Statement Period that the daily minimum is not met.
Regular Passbook Savings Statement Savings	You must maintain a minimum daily balance of \$200 in this account to avoid the services charges. You must not close this account within one year from the date the account was opened or you will be assessed a fee.	You will be assessed a \$1.00 monthly charge each Statement Period that the daily minimum is not met. You will be assessed a \$10.00 fee if the account is closed within one year of the date opened.
Club Savings	You may not close the account until the disbursement date, or you will be assessed a fee.	You will be assessed a \$5.00 fee if the account is closed before the “Club Disbursement” date.

† You will receive a monthly periodic statement and check “images” (copies of your original checks) that have cleared during the statement cycle.

Early Withdrawal Penalties –

Unless your Certificate of Deposit is a “Liquid” CD, you may not make withdrawals of principal from your Certificate of Deposit account before the maturity date without our consent. Except in the case of death or a court’s declaration of your incompetence, if you withdraw any principal before the maturity date, a penalty will be charged to your account equal the following;

Account Type / Term:	Penalty Structure: ²
“Liquid” CD ¹	Withdrawals in excess of 2 subject to 3 month’s interest.
91 Day – 100 Day Deferred CD	1 Month’s Interest
1 Year or less but greater than 100 Days	3 Month’s Interest
Greater than 1 year	6 Month’s Interest

1 If your Certificate of Deposit is a “Liquid” CD, you are permitted to make up to 2 withdrawals during the initial term of the CD without penalty, after the first six days of the initial deposit. You may choose to withdrawal the entire balance including interest or a portion. The minimum withdrawal amount is **\$500.00**. Any additional withdrawals are subject to the penalties listed above.

2 If necessary, we may take all or part of the penalty amount from the original principal invested.

Schedule of Interest –

Account Type †	Minimum Deposit To Open Account	Minimum Daily Balance Required to Earn Annual Percentage Yield (e)	Interest Rate (a)	Annual Percentage Yield, (APY) (a)	Frequency of Compounding	Frequency of Crediting
Passbook Savings	\$ 100.00	\$ 100.00	Variable	(a, b, i)	Monthly	Monthly
Statement Savings	\$ 100.00	\$ 100.00	Variable	(a, b, j)	Monthly	Monthly
Club Savings	\$ 5.00	\$ 25.00	Variable	(a, b)	Monthly	Monthly
Better Than Free Checking	N/A	N/A	N/A	N/A	N/A	N/A
Plus Interest Checking	\$ 50.00	\$ 100.00	Variable	(a, b, f)	Monthly	Monthly
"50" Plus Checking	\$ 50.00	\$ 100.00	Variable	(a, b, f)	Monthly	Monthly
Direct Deposit Checking	\$ 50.00	\$ 100.00	Variable	(a, b, f)	Monthly	Monthly
Farmington First Checking	\$ 100.00	N/A	N/A	N/A	N/A	N/A
Platinum Checking \$ 100 – \$ 2,499.99	\$ 50.00	\$ 100.00	Variable	(a, b, f, g)	Monthly	Monthly
\$ 2,500 – And Up		\$ 2,500.00				
Money Market \$ 1 – \$ 24,999.99	\$ 1,000.00	\$ 1.00	Variable	(a, b, f, g, k)	Monthly	Monthly
\$ 25,000 – \$ 49,999.99		\$ 25,000.00				
\$ 50,000 – \$ 99,999.99		\$ 50,000.00				
\$ 100,000 – \$ 199,999.99		\$ 100,000.00				
\$ 200,000 – And Up	\$ 200,000.00					
91 Day CD	\$ 500.00	\$ 500.00	Fixed For Term	(a, c, d, h, l)	Monthly	Monthly
4 Month and 6 Month CD	\$ 500.00	\$ 500.00	Fixed For Term	(a, c, d, h, l)	Monthly	Monthly
1 – 5 Year CD's	\$ 500.00	\$ 500.00	Fixed For Term	(a, c, d, h, l)	Monthly	Monthly
100 Day and 6 Month Deferred CD's	\$ 500.00	\$ 500.00	Fixed For Term	(a, c, h, l)	None	At Maturity
1 Year IRA CD	\$ 5.00	\$ 5.00	Fixed For Term	(a, c, d, h, l)	Monthly	Monthly
91 Day – 6 Month, 2 – 5 Year IRA CD's	\$ 500.00	\$ 500.00	Fixed For Term	(a, c, d, h, l)	Monthly	Monthly
Variable Rate 18 Month IRA CD ††	\$ 100.00	\$ 100.00	Variable	(a, d, h, l)	Monthly	Monthly

(a) To obtain current Interest Rates and Annual Percentage Yields, call (877) 376 – BANK, (877) 376 – 2265).

(b) Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account daily.

(c) The interest Rate in effect on the day your account is opened will remain in affect until maturity, unless a withdrawal is made that brings your balance below the minimum.

(d) The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

(e) You must maintain the minimum balance shown above in your account each day to earn the annual percentage yield disclosed.

(f) If you close your account before interest is credited, you will not receive accrued interest.

(g) You must maintain the daily minimum balance shown for each tier in order to earn the APY disclosed for that tier on your entire balance.

(h) Early Withdrawal Penalties apply. Please refer to the "Early Withdrawal Penalties" section on the facing page for a full explanation of "Withdrawal Penalties".

(i) No preauthorized, internet or telephone transfers are permitted from this account.

(j) No withdrawals by check, draft, debit card (POS) or similar order payable to third parties are permitted. You may make up to 6 preauthorized, internet, or telephone transfers per calendar month from this account. If you exceed this limit on more than an occasional basis, we may convert this account to a "Transaction Account", in accordance with banking regulations. For IRA Statement Savings account, rules for IRA accounts apply.

(k) You may make up to 6 preauthorized transfers, electronic and internet transfers, or telephone transfers per statement cycle from this account. No more than 3 of such transfers may be by check, draft, debit card or similar order by you payable to third parties. If you exceed this limit on more than an occasional basis, we are required to convert this account to a "Transaction Account", in accordance with banking regulations.

(l) Your account will automatically renew at maturity. You have a grace period of 7 calendar days after the maturity date to withdrawal the funds without penalty or make additional deposits to the account. Please refer to corresponding "Deposit Account Disclosure" for further information.

† Other promotional accounts that are not shown above may be offered from time to time at the Bank's discretion. To obtain information on our current promotions, please contact a Customer Service Representative at an office nearest you.

†† Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account weekly.

Miscellaneous Fees and Charges –

Service Charge or Fee For:	Fee: \$
Account History Research Fees (1 Hour Minimum)	15.00 per hour
Personal Money Orders	3.00 per check
Bank Drafts (Tellers Check)	5.00 per check
Statement Copy Fee	3.00 per page
Photo Copies of Bank Records	3.00 per page
If required for proof of payment	No Charge
Temporary Checks (8)	.25 per check
Collection Items (in addition to any fee charged by a correspondent bank)	10.00 per item
Wire Transfer (Outgoing) Domestic	20.00 per transaction
Foreign	30.00 per transaction
Wire Transfer (Incoming)	10.00 per transaction
Stop Payment, (Money Order, Bank Check)	20.00 Per item
Stop Payment Order Fee ¹	20.00 per item
Stop Payment Order Fee Range of checks ²	20.00
EFT Stop Payment Order Fee	20.00 per item
Copy Machine Service	.25 Per page
Lost Passbook Fee	10.00
Statement Balancing Charge (1 hour minimum)	15.00 Per hour
NSF Paid Item Fee ³ (Imposed on overdrafts created by checks, in person withdrawals, ATM withdrawals or other electronic means)	29.00 per item
NSF Returned Item Fee ³ (Imposed when checks, in person withdrawals, ATM withdrawals or other electronic means are returned unpaid)	29.00 per item
Overdraft Uncollected Fee	29.00 Per item
Notary Public Fee	No Charge
Signature Guarantee Fee	No Charge
ATM / Debit Card Replacement Fee	10.00
Re-deposited Item / Returned Item Fee	10.00 per item
Processing of Levy, Garnishment or Property Execution	25.00
Cash Advance Fee Visa / Master Card	10.00 per item
Bond Coupon Collection	7.50
If Returned	20.00 per envelope
Incorrect TIN Charge	25.00
Foreign Currency Exchange ⁴	15.00 handling fee
Foreign Drafts	10.00 handling fee

Check Printing Charges:

Varies depending on the style and quantity ordered

¹ Fee is applied for each item not in sequential order

² Fee is applied to a range of checks that are in sequential order

³ You will be assessed the fee whether or not the item(s) is / are paid.

⁴ Currency exchanged through, and fees applied by "Travel – Ex"

Safe Deposit Box Fees –

Size ¹	Annual Rental Fee ²	Size ¹	Annual Rental Fee ²
2 X 5	\$ 35.00	4 X 10	\$ 75.00
3 X 5	\$ 45.00	5 X 10	\$ 95.00
4 X 5	\$ 55.00	8 X 10	\$ 110.00
5 X 5	\$ 60.00	10 X 10	\$ 140.00
5 X 6	\$ 65.00	15 X 17	\$ 175.00
2 X 10	\$ 55.00	16 X 23	\$ 250.00
3 X 10	\$ 65.00		

¹ Not all sizes are available at all branch locations

² Fee will be charged on anniversary date of opening date

Additional Fees			
Lost Key Fee	\$ 30.00	Drilling Fee	\$ 150 minimum