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SHARE DRAFT FEES

Overdraft Transfer Fee:	\$5.00 per item
NSF Check Fee:	\$35.00 per item
Paid NSF Check Fee:	\$35.00 per item
Stop Payment Fee:	\$20.00 per item
Share Draft Printing:	\$15.00
Monthly Service Fee: <\$100* *average daily balance	\$3.00 per month
Copy of Draft Fee:	\$2.00 per draft

OTHER SERVICE FEES

Deposit Item Return Fee:	\$10.00 per item
Wire Transfer Fee (Incoming):	\$8.00 per item
Wire Transfer (Outgoing):	\$25.00 per item
Foreign Wire Transfer:	\$35.00 per item
Money Order Fee:	\$1.00 per item
Money Order Fee (Non-Member):	\$2.00 per item
Money Order Stop Payment Fee:	\$20.00 per item
ATM Overdraft Transfer Fee:	\$5.00 per item
ATM/ACH/Debit Card NSF Fee:	\$35.00 per item
Additional Statement Request	\$1.00 per item
Monthly Negative Account Charge	\$5.00 per month
Loan Late Fee	\$30.00
Dormant Account Fee:	\$5.00 per month after one (1) year
VISA Annual Fee	None
VISA Late Fee	\$30.00
VISA Inactivity (after 12 months) < 4 charges or \$200 per year	\$30.00
VISA Payment in Office	\$1.00

ELECTRONIC FUNDS TRANSFER FEES

ATM Machines other than First Miami	\$1.50 per transaction
Surcharges by other institutions may apply	
Lost Card Fee:	\$5.00 per card
Debit Card Transaction Fee <\$10.00	\$.15 per transaction
CREDIT UNION MEMBERSHIP	
Membership Share:	\$10.00 par value
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CLOSE ACCOUNT FEE	\$10.00

14 Humana Fee Schedule

Ensheng Dong



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