

# Relationship Pricing

Effective 12/1/07

|  | LEVEL 1               | BRONZE   | GOLD   | PLATINUM  |
|--|-----------------------|--|--|---|
| Combined Loans & Shares Including MasterCard | \$5.00-<br>\$9,999.99 | \$10,000.00-<br>24,999.99                      | \$25,000.00-<br>74,999.99                      | \$75,000.00<br>and Over                         |
| ATM Withdrawal Fees**                        | 3 Free Withdrawals    | 5 Free Withdrawals                             | 6 Free Withdrawals                             | Unlimited Free Withdrawals                      |
| Bill Pay (Each Bill)                         | Cost of Postage Stamp | Refund 25% of Fees                             | Refund 50% of Fees                             | Refund 100% of Fees                             |
| Home Equity Loan Application Fee             | Normal Cost           | \$50.00 Rebate                                 | \$100.00 Rebate                                | \$150.00 Rebate                                 |
| Counter Checks                               | \$2.00 Per Check      | One Free**, Then \$1.00 Per Check              | Two Free**, Then \$1.00 Per Check              | Unlimited Checks                                |
| Mail Check* (Under \$50.00)                  | \$2.00                | \$1.00   | Free   | Free  |
| Money Orders*                                | \$2.00                | \$1.00   | Free   | Free  |
| Wire Fees* (Outgoing)                        | \$18.00               | \$15.00  | \$12.50  | \$10.00   |
| Wire Fees* (International Outgoing)          | \$35.00               | \$30.00  | \$28.00  | \$25.00   |
| Wire Fees* (Incoming)                        | \$4.00                | \$3.00   | Free   | Free  |
| Account History*                             | \$4.00                | Free   | Free   | Free  |
| Share Drafts                                 | Free Starter Checks   | 25% Reduction on One Box of Standard Checks*** | 50% Reduction on One Box of Standard Checks*** | 100% Reduction on One Box of Standard Checks*** |

All applicable fees are rebated & posted to your account monthly on the first business day of the following month.

\* Each    \*\* Monthly    \*\*\* Annually

## SHARE DRAFTS/CHECKING

|   |        |
|---|--------|
| *REGULAR CHECKING.....  | N/C    |
| *BUSINESS CHECKING (per month) .....  | 10.00  |
| NSF ITEMS.....  | 25.00  |
| *Keystone reserves the right, at its discretion, to pay or return any transaction which creates an overdraft on an account.   |        |
| STOP PAYMENT – Regular.....   | 10.00  |
| Each additional per month.....  | 25.00  |
| STOP PAYMENT – Business (per item).....   | 25.00  |
| OVERDRAFT PROTECTION  |        |
| Up to six auto transfers per month.....   | N/C    |
| Keystone will not auto transfer after six, but we may pay a check by taking your account into a negative balance .  |        |
| (per item paid).....  | 25.00  |
| MICROFILM COPIES – Regular (per check).....   | 1.00   |
| MICROFILM COPIES – Regular (rush) .....   | 2.00   |
| MICROFILM COPIES – Business (per check).....  | 2.00   |
| MICROFILM COPIES – Business (rush).....   | 5.00   |
| RESEARCH & RECONCILIATION –   |        |
| Regular (per hour).....   | 20.00  |
| Business (each request).....  | 100.00 |
| Check printing prices may vary depending on style.  |        |
| <b>STAR/KEY CHECK CARD</b>  |        |
| TRANSACTIONS –  |        |
| Deposits & Point of Sale.....   |        |
| Inquiries (each inquiry).....   | N/C    |
| FOREIGN TRANSACTION FEES –  |        |
| Purchases and cash advances made in foreign countries will be assessed a 0.80% Cross-border Fee. An additional 0.20% Currency Conversion Fee will be assessed for multi-currency transactions. The conversion rate to dollars will be at the wholesale market rate or the government mandated rate, which ever is applicable, in effect one day prior to the processing date. |        |
| LOST/STOLEN REPLACEMENT.....  |        |
| PIN MAILER.....   | 10.00  |
| EMPTY ENVELOPES.....  | 2.00   |
| RETURN ITEMS.....   | 25.00  |
| RETURN ITEMS (personal checks).....   | 5.00   |
| DEPOSIT ADJUSTMENTS.....  | 25.00  |
| (Incorrect addition, improperly endorsed, or incorrect amount keyed into machine)   | 2.00   |
| Debit Card NSF/Negative Balance (per draft).....  |        |
| Debit Card Draft Retrievals.....Up to \$5 per draft   | 25.00  |

## CHECKS RETURNED TO US

|   |                              |
|---|------------------------------|
| RETURN ITEMS.....   | 5.00                         |
| RETURN ITEMS (personal checks).....   | 25.00                        |
| (Return items will be resubmitted)  |                              |
| <b>ACH</b>  |                              |
| NSF ITEMS (overdraft) if returned.....  | 25.00                        |
| STOP PAYMENTS (must be in writing).....   | 10.00                        |
| <b>INTERNET HOME BANKING/ BILL PAYER</b>  |                              |
| HOME BANKING.....   | N/C                          |
| INTERNET BILL PAYER (monthly).....  | N/C**                        |
| Inactive Bill Pay – (if the account becomes inactive for 2 months, a bi-monthly fee will be charged)..... |                              |
|   | 4.98                         |
| **Per transaction fees shown on rewards-based pricing chart.  |                              |
| NSF ITEM (per check).....   | 25.00                        |
| <b>MISC FEES</b>  |                              |
| MAILED CHECK (under \$50).....  |                              |
| Free with Key-Response or Keystone@Home, otherwise refer to rewards-based pricing chart.                  |                              |
| ACCT HISTORY OR STATEMENT COPY –  |                              |
| Business Account.....   | 10.00                        |
| DORMANT ACCOUNT (annual).....   | 10.00                        |
| Savings accounts with less than \$250, no other subaccounts, no activity for 6 months & over age 18       |                              |
| CHECK CASHING FEE.....  | 4.00                         |
| (for members having less than \$100 in savings and no other sub accounts)                                 |                              |
| COIN SORTER FEE -   |                              |
| Per use.....  | .3% of processed coin amount |
| Members age 18 and under.....   | N/C                          |
| CERTIFIED CHECK FEE.....  | 2.00                         |
| FAX FEE (1st page).....   | 5.00                         |
| (each additional page).....   |                              |
|   | 1.00                         |
| VISATRAVELMONEY@.....   | 3.00                         |
| FOREIGN CURRENCY/TRAVELERS CKS.   |                              |
| overnight delivery.....   | 10.50                        |
| 2 day delivery or registered mail.....  | 7.50                         |
| International (over \$500)...2% of principal plus 15.00   |                              |
| FOREIGN CHECK EXCHANGE.....   | 5.00                         |
| plus other bank fees and postage  |                              |
| FOREIGN CHECK RETURN ITEM.....  | 25.00                        |
| INCORRECT ADDRESS (per month).....  | 5.00                         |
| LEVY/WRIT OF EXECUTION.....   | 50.00                        |
| IRS ACTION.....   | 25.00                        |
| ESCHEAT PROCESSING.....   | 50.00                        |