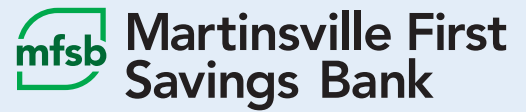


Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
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Debit Card

Debit Card Transaction Fees

If you are a Martinsville First Savings Bank Debit Card Holder, you may be charged a fee when you use an ATM that is not part of the MoneyPass Network. You may be charged a fee by the financial institution, ATM operator and/or network used to make a transaction. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. MFSB will refund up to 5 surcharge fees per calendar month. Refund will occur same day as transaction.

Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.

Manual Card Reissue	\$5.00
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Checking Account

Account Reconciliation	\$15/ ½ hour
Check Cashing (<i>non-customer</i>)	\$5.00
Check Copy	\$3.00
Check Reject Fee (<i>alien media</i>)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD)*	\$30.00/item
Stop Payment	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day

Savings Account

Dormancy Fee <i>(for Savings after 24 mos. inactivity)</i>	\$5.00/month
Excessive Transaction Fee (per item) <i>Assessed when more than 6 pre-authorized, telephone, ACH, check POS or internet transfers occur from a savings or money market per month.</i>	\$3.00/each

Wire Transfer

Wire Transfer Incoming (<i>domestic or foreign</i>)	\$10.00
Wire Transfer Outgoing (<i>within USA</i>)	\$20.00

SERVICE DESCRIPTION	PER UNIT FEE
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Miscellaneous

Account History	\$3.00/month
Check Collection	\$15.00 (<i>plus any fees incurred by Martinsville First Savings Bank</i>)
Child Support (<i>manual payment</i>)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (1098, 1099 and 5498)	\$5.00
Early Closeout <i>(Statement Savings or Checking within 6 months)</i>	\$50.00
Escheat Fee (<i>Checking or Savings after 60 months inactivity</i>)	\$50.00
Fax Services	\$1.00/page
Legal Process (<i>e.g. IRS, levy, garnishment</i>)	\$30.00
Notary Fee	\$4.00
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25 /page
Redeposit of a Deposit Item	\$5.00
Research	\$15.00 ½ hr
Return Deposit Item	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (<i>after two items returned</i>)	\$5.00/statement