

**INVESTMENT ACCOUNT SERVICE CHARGES
(effective from 1 September 2007)**

A change which abolishes a charge, or reduced the amount of an existing charge, may be introduced with immediate effect and without notice.

A table of the Society's current charges is shown below.

<p>Copy Cheques Copies of cheques made out by the Society in connection with a withdrawal from your account.</p>	£15
<p>Copy Statements An annual statement is available upon request free of charge. A charge is made for duplicate copies.</p>	£5
<p>Interest Certificate An annual interest certificate is available upon request free of charge. A charge is made for duplicate copies.</p>	£5
<p>Telegraphic Transfers (CHAPS) An electronic transfer of funds to another institution from a savings account.</p>	£25
<p>Direct Debits When a Direct Debit has been paid, credited to an account and subsequently recalled by the Bank.</p>	£15
<p>Personal Cheques A charge will be made for each cheque/personal cheque returned unpaid*.</p>	£15
<p>Investment References Providing historic/current data at the request of the member or his/her professional adviser.</p>	£20
<p>Lost Pass Books Issue of a replacement pass book.</p>	£5
<p>Stopped Cheques If you wish to stop a cheque drawn on your account due to its being lost, stolen or destroyed. A replacement cheque will be issued made payable to the original payee.</p>	£5

(* this charge may be negotiable)