

Schedule of Fees for Consumer Accounts

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account activity printout	\$5.00 per copy
Account balancing assistance	\$25.00 per hour, \$25.00 minimum
Account closed within six months of opening	\$30.00
Account research fee.....	\$25.00 per hour, \$25.00 minimum
Account research - subpoena requests.....	\$20.00 per hour, \$20.00 minimum
ATM/Debit card replacement charges	
Normal (5-7 business days)	\$15.00
Expedited (next day shipped)	\$65.00
ATM transactions	
Bank owned & Allpoint ATMs	no charge
Non-bank owned ATMs	\$3.50 per transaction
	(convenience fees from other financial institutions may also apply)
CIRRUS® ATM transactions	
Withdrawal, transfer, or inquiry.....	\$3.50 per transaction
International transaction fee	3% of transaction
Bank-held statement	\$10.00 per month
Bank verification	\$10.00 each
Cashier's checks (customers only)	\$8.00
Certified checks	\$25.00
Check cashing (non-customer)	
Checks under \$500	2.25%
Checks \$500 and over	2.50%
Check printing	Fee depends on style and quantity of check ordered
Collections	
Outgoing	\$25.00 plus cost
Incoming	\$25.00 plus cost
Currency counted, deposited or purchased.....	\$1.00 per \$1,000.00
Document or statement copy.....	\$5.00 per copy
Dormant account fee	
An account is dormant if for six months for Checking or three years for Savings, you have made no deposits/withdrawals.	
Checking	\$10.00 per month
Savings	\$10.00 per month
Escheatment fee	\$50.00
Fax Service In/Outgoing	
Domestic	\$1.00/page
International	\$3.00/page
Incoming	\$1.00/page
Garnishments and levies	\$125.00 plus legal fees
Immigration letter	\$10.00
Incorrect/invalid TIN	\$50.00 per year
Indemnity bond for lost certificates or bank check	\$25.00
IRA transfer fee	\$30.00
License Plate Stickers	\$5.00
Lost passbooks	\$10.00
Money orders (customers)	\$5.00

Nonsufficient funds (NSF) (each debit or check returned)	\$35.00
Notary public	\$1.00
Online Bill Payment check copy mailed or faxed to subscriber or bank... \$5.00	
Online Bill Payment check copy mailed to merchant	\$5.00
Online Bill Payment inactivity fee (after 90 days of inactivity)	\$5.00
Online Bill Payment overnight carrier delivery charge per item	\$15.00
Online Bill Payment research fee for items	
over 8 months old (\$25 minimum).....	\$25.00 per hour
Online Bill Payment return check due to subscriber error	\$35.00
Online Bill Payment special/custom report charge.....	\$25.00
Overdraft - each overdraft item paid	\$35.00
Note: The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Continuous overdraft after fifth business day.....	\$8.00 per business day
	(Up to 20 business days or until you bring account positive)
Paper statement fee	\$3.00
Photocopies	\$0.25/page
Postage Stamps	Face Value
Return item charge (charge back fee)	
(checks deposited and returned)	\$15.00 each
Returned statement fee.....	\$3.00
Safe deposit boxes	
	sizes and annual rentals vary
	(designated locations only)
Safe deposit box drilling fee	\$200.00
Savings bond conversion	\$25.00
Signature guarantee	\$2.00
Stop payments - each	\$35.00
Telephone transfers	\$5.00 each
Temporary checks	\$2.00 each
Wire transfers	
Outgoing (Domestic)	\$30.00 each
Outgoing (International)	\$50.00 each
Incoming	\$20.00 each

The Bank reserves the right to assess business service charges to any personal account that operates as a business account.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty.

If your bank account at any time reaches a \$0 balance, it may be closed.



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