



Fee Schedule⁺

Checking

Check Copies.....	\$5.00/Ea.
Check Printing.....	Varies
Checks Imaged with Monthly Statement	\$6.00
Paper Statement.....	\$3.00/Month
Stop Payment.....	\$32.00

Overdrafts

Overdrafts (per item, per presentment)	Paid.....	\$32.00
	Returned	\$32.00
	Daily Limit.....	\$160.00
	Returned Deposit Items.....	\$11.00
Overdrawn 45 Calendar Days.....	\$90.00	
Overdraft Protection Transfer		
	Per Occurrence	\$5.00

Cash Handling (Minimum Fee: \$2.50)

Coin Counting (Non-Customer).....	1% of total
Rolled Coin.....	\$.15/Roll
Strapped Currency.....	\$.25/Strap

ATM/Debit Cards

ATM Instant Issue	\$5.00
Damaged/Lost Card.....	\$10.00
PIN Replacement	\$5.00

Safe Deposit Box

Drilling & Replacement Lock.....	\$350.00
Replacement Lock.....	\$100.00
3 x 5.....	\$15.00
3 x 10	\$30.00
5 x 5.....	\$25.00
5 x 10	\$40.00
10 x 10	\$65.00

⁺Referred to as Schedule of Charges in account terms and conditions

Loan Fees

Coupon Book	\$25.00
Commercial Payoff Fee.....	\$25.00
Second Payoff Within 30 Days.....	\$25.00
Duplicate Lien Release	\$10.00
Insufficient Fund Payment.....	\$15.00
Overlimit Fee.....	\$10.00
Partial Release	\$35.00
Payment Modification Fee	\$15.00
Phone Transfer Fee	\$3.00
Satisfaction Fee.....	\$35.00
Stop Payment Fee.....	\$32.00
Subordination	\$100.00
Verification of Loan.....	\$10.00

Other

ACH Origination Set-up Fee to Another Institution (one time or repetitive)	\$30.00
ACH International Transfer of Funds.....	\$60.00
Account Reconciliation (1 hour min.)	\$25.00/Hr.
Cashiers Checks Non-Customer	\$7.50
Check Cashing Non-Customer	\$20.00
Check Collection	\$30.00
Garnishments/Levy.....	\$100.00
Night Deposit Bags Zipper	\$5.00
Locked	\$30.00
Keys (2 free)	\$5.00/Each
Notary Public.....	Free
Money Orders (\$1,000 Limit) Non-Customer	\$7.50
Phone Transfers	\$3.00
Photo Copy Black/White	\$.35/Page
Color	\$.50/Page
Research (1 hour min.)	\$33.00/Hr.
Statement Copy	\$3.00/Ea.
Prepaid Access Cards New	\$12.95
Prepaid Access Cards Reload	\$4.95
Undeliverable Mail (per month).....	\$5.00
Wire Transfer Incoming.....	\$20.00
Outgoing	\$25.00
Foreign	\$55.00

Additional fees and charges may apply,
please see account specific Truth-In-Savings Disclosures



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