



Fee Schedule⁺

Checking

Check Copies.....	\$5.00/Ea.
Check Printing.....	Varies
Checks Imaged with Monthly Statement	\$10.00
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: \$3.50)

Coin Counting (Non-Customer)	5% of total
Rolled Coin.....	\$.15/Roll
Strapped Currency	\$.25/Strap

ATM/Debit Cards

ATM Instant Issue	\$10.00
Damaged/Lost Card.....	\$15.00

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	\$50.00
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	\$25.00
Satisfaction Fee.....	\$35.00
Stop Payment Fee.....	\$32.00
Subordination	\$200.00
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.)		\$40.00/Hr.
Cashiers Checks	Non-Customer	\$10.00
Check Collection		\$30.00
Garnishments/Levy.....		\$150.00
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		\$10.00
Phone Transfers		\$3.00
Photo Copy	Black/White	\$.35/Page
	Color	\$.50/Page
Research (1 hour min.)		\$40.00/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
Foreign Currency Exchanges		\$20.00

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



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