



CONSUMER ACCOUNT FEE SCHEDULE

ATM Cash Withdrawal @ Foreign ATM.....	\$ 1.50 / Transaction
Debit Card Replacement Fee.....	7.50 / Card
Check Printing.....	(Fee Depends on Style of Checks Ordered)
Cashier's Check Purchase.....	2.00 / Check
Temporary Checks and/or Deposit Tickets.....	2.00 / Page
Stop Payment Fee.....	25.00 / Item
Incoming Wire Fee.....	10.00 / Wire
Outgoing Wire Fee.....	15.00 / Wire
Outgoing International Wire Fee.....	35.00 / Wire
Foreign Item Cash Letter.....	25.00 / Item
Foreign Item Collection.....	40.00 Minimum
Foreign Currency Order Fee.....	40.00 / Transaction
Auto Sweep Fee (per transaction).....	2.00 / Transaction
Charged Back Deposited Item Fee.....	5.00 / Item
Overdraft Privilege Standard or Extended Coverage (per item presented)*	
Overdraft Fee - Transactions greater than \$50.....	30.00/Item Presented
Overdraft Fee - Transactions \$50 or less.....	15.00/Item Presented
No fee if your overdrawn balance is \$10 or less on any given day.	
*Per item presented means each time an item is presented, including representment. We may use the terms "item" and "transaction" interchangeably.	
No Overdraft Fee if your overdrawn balance is \$10 or less on any given day. There is a limit of \$150 per day on the total overdraft fees and /or return item fees we can charge you for overdrawing your consumer account.	
Accounts will be charged the standard Overdraft fee for handling each overdraft created by check, ACH, Point-of Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and the standard Return Item Fee for items returned. If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, we will charge a Returned Item (NSF) Fee each time we return the item because it exceeds the available balance in your account. If, on representment of the item, the available balance in your account is sufficient to cover the item we may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.	
Return Item Fee.....	30.00 / Item Presented*
*Per item presented means each time an item is presented, including representment. We may use the terms "item" and "transaction" interchangeably.	
There is a limit of \$150 per day on the total overdraft and/or return item fees we can charge you for overdrawing your consumer account	
Inactive/Dormant Fee - Savings.....	10.00
(Account considered inactive/dormant if no activity for 12 months, Fee charged Semi-annually if the balance falls below \$50.00)	
Inactive/Dormant Fee - Checking.....	10.00
(Account considered inactive/dormant if no activity for 12 months, Fee charged monthly if the balance falls below \$50.00)	
Copy of Past Statements.....	5.00 / Statement
Copy of Current Activity / Statement.....	1.00 / Page
Copy of Imaged Checks.....	1.00 / Page
Non-Customer Coin Exchange.....	10% of Total Amount
Non-Customer Cashing On-Us Check(s) (NO Charge up to \$500.00).....	1% of Total Amount
Customer Research or Balancing.....	25.00 / Hour
Garnishments / Levies / Subpoenas.....	75.00 / Processing
Transfer Request Fee (Internal).....	2.00 / Transfer
EFT Transfer Fee.....	10.00 / Transfer
Paper Statement Fee (e-Statements No Charge).....	3.00 / Statement
Coin & Currency Order Fulfillment.....	40.00 / Month
Safe Deposit Box Rent.....	Varies based on box size
Safe Deposit Key Replacement.....	25.00 / Key
Safe Deposit Box Drilled Fee.....	75.00 per Box Drilled
Account To Account Transfers.....	2.00 / Transfer

(Outgoing Transfers are \$2.00. Incoming transfers are free.)