



#### FEE SCHEDULE

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

The following fees apply to Regular Checking, Club Checking, Student Checking (Regular checking account with no monthly flat service charge or per debit charge), Senior Checking (Regular checking account with no monthly flat service charge or per debit charge), Commercial Checking, Regular Savings, Personal and Commercial IMMA (Interest Money Market Account), Personal and Commercial Now Accounts (excludes Certificates of Deposit and Time Deposit Accounts):

**OD Transfer Fee** - \$5.00

**Overdraft Fee** - \$30.00 per item

(Overdraft fee applies to overdrafts "created by check, in-person withdrawal, or other electronic means" as applicable)

**Returned Item Fee** - \$20.00 per item

(An item may be presented multiple times. We have no way to monitor or control the number of times the item is presented. This fee may be charged each time an item is presented if the money in your account is not sufficient to cover the item no matter how many times the item is presented.)

**Stop Payment Fee Per Item** - \$30.00

**ACH Origination** (one time fee) - \$5.00

**Automatic Debit for Loan Payments** - \$0.00

**Automatic Transfer From One Account to Another** (internal accounts) - \$0.00

**Activity of Account Printout** - \$1.00 per page

**Balancing of Account, Research, and/or Reconciliation** - \$25.00 per hour

**Copy of Statement** - \$5.00

**Document Retrieval** - \$1.00 per page

**Garnishments** - \$100.00

**Tax Levies** - \$100.00

**Annual Night Drop Zipper Bag Fee** - \$20.00

**Bank by Mail** - \$0.00

**Direct Deposit** - \$0.00

**Dormant Account Fee (if no activity for 12 months)** - \$5.00 per month

**Internet Banking** - \$0.00

**Preauthorized Payments** - \$0.00

The following fees only apply to Commercial Checking, Commercial IMMA (Interest Money Market Account), and Commercial Now Accounts:

**ACH Fee** (per file) - \$20.00

**ACH File** (per entry) - \$0.40 (40 cents)

**ATM Owner Fee** - \$150.00 per month

**Change Order(s)** - 1/10th of 1%

**Chargeback Fee** (handling fee for each deposited returned item) - \$3.00

**Money Service Business (MSB)** - \$300.00

**Positive Pay System** - \$30.00

#### Miscellaneous

Cashiers Checks - \$5.00

Money Orders - \$1.00

Credit Card Cash Advance - \$3.00

Gift Card - \$5.00 each

Non Customer Check Cashing - \$5.00 flat fee up to \$500.00 | \$1.00 for each additional \$100.00 over \$500.00

Fax Service - \$1.00 per page

#### Wire Transfer(s):

Incoming (per item) - \$20.00

Outgoing (per item) - \$25.00

International (per item) - \$40.00

#### Safe Deposit Boxes (per year):

3 x 5 - \$20.00

4 x 5 - \$22.00

5 x 5 - \$25.00

5 x 10 - \$50.00

10 x 10 - \$70.00

Safe Deposit Box Key Deposit - \$5.00

Safe Deposit Box Lost Key Fee - \$25.00

Safe Deposit Box Late Fee - \$10.00