

SCHEDULE OF FEES

Effective November 1, 2016

Account Balancing Assistance:
20.00/hour; \$10.00 minimum

Account Closed within 90 days:
\$10.00

Account Research:
\$25.00/hour; \$2.00 copy

Debit Card:
No fee for original card
\$5.95 for replacement card

ATM Fees:
All foreign ATM fees refunded

Cashier's Checks: \$6.00

Checks:
Fee depends on style and quantity

Charged Off Accounts:
\$35.95 per account

Collection Items/Outgoing and Incoming:
\$15.00 per item

Current Statement Printout:
\$2.00 first page; \$0.50 addit. Pages

Deficit Funds Transfer (Sweep):
\$9.95 per transfer (sweep)

Deposited Checks Returned:
Charged Back - \$6.95 each;
Recleared - \$4.95; Special Handling - \$2.95

Dormant Checking:
\$9.95 per month if no activity
Checking Accounts; 6 months
Money Markets & Savings, 1 yr.

Fax Transmissions:
\$5.00 first page, \$1.00 per addit.page

Foreign Currency Exchange:
BUY: 1% of the USD equiv. \$10 min + \$25 Processing Fee
SELL: \$25 Processing + Postage Expense (Varies on Volume)

Garnishments, Executions, Levies: \$100.00

Coin Counter Fee: \$.20 per roll

Returned Mail Fee: \$5.00

Verification of Deposit: \$15.95

Escheat Research: \$24.95

IRA Transfer Fee: \$29.95

Locater Fee:
1% or \$100 minimum

Locking Night Drop Bags:
First Bag & Key- no charge
Additional bag - \$25.00
Additional Key Deposit (per key) - \$25.00

Money Orders: \$3.00

Notary Public: no charge

Phone Transfers: \$2.00 each

Photocopy: \$0.25 per page

Safe Deposit Box: Fee varies by box size. Key deposit (per key)- \$10.00; replacement \$30.95; Drilling \$250 (\$25 late fee when payment past due 16 days)

Stop Payments: \$36.95

Foreign (non-domestic)Canadian Deposited Items:
\$25 per item - in addition, adjustments may be made due to conversion rates.

Foreign Draft Orders: \$50

Wire Transfers:
Domestic incoming - \$10.95
Domestic outgoing - \$23.95
International incoming - \$69.95
International outgoing - \$69.95
Returned Wire Fee - \$45.95
Reinitiated Wire Fee - \$5.95
Overdraft Fees:
The categories of transactions for which an overdraft fee may be imposed are those by any of the following:
check, in-person withdrawal, ATM or Debit card withdrawal, or other electronic means.

Non Sufficient Funds - NSF RETURN ITEM FEE - \$32.95

Non Sufficient Funds - NSF PAID ITEM FEE - \$32.95

Continuous Negative Balance Fee After 2 Days - \$5.95 Per Business Day

(Fee also applies when any item causes your account to be negative, including the imposition of fees.)

Ready Reserve Overdraft Protection (DDL): \$30.95 Annually.