



Schedule of Fees

We may deduct amounts you owe us, such as fees and charges from your account(s) with us.

General Fees

Account Reconciliation (<i>per hour</i>).....	\$ 50.00
Check Printing/Deposit Slips.....	varies with style
Legal Process (<i>per request</i>).....	\$ 75.00 <i>(garnishment, levy or other legal order)</i>
Money Market Savings & Money Market Checking Accounts Excessive Activity Fee (<i>per item</i>).....	\$ 15.00
Record Search/Research <i>(per hour, one hour minimum)</i>	\$ 50.00
Special Statement Fee.....	\$ 5.00
Stop Payment (<i>ACH or check</i>).....	\$ 30.00
Wire Transfer (<i>domestic</i>)	
Incoming.....	\$ 10.00
Outgoing.....	\$ 35.00

Debit Card Fees

Replacement Card.....	\$ 5.00
Rush Replacement Card.....	\$ 45.00

Online Banking

Monthly Service Fee.....	no fee
Stop Payment (<i>paper check</i>).....	\$ 30.00

Collection Processing

Domestic	
Incoming.....	\$ 50.00
Outgoing (<i>plus correspondent bank fees</i>).....	\$ 15.00
International	
Incoming.....	\$ 60.00
Outgoing (<i>plus correspondent bank fees</i>).....	\$ 30.00

Additional Fees

Account Verification Letter (<i>per item</i>).....	\$ 10.00
Cashier's Check.....	\$ 10.00
Endorsement Stamp.....	per catalog pricing
Special Cash Order (<i>per order</i>).....	\$ 75.00

Retirement Account Fees

IRA Annual Plan Fee (<i>per year</i>)	\$ 25.00
Premature Distribution Fee.....	\$ 50.00
Transfer Out Fee.....	\$ 50.00

Non-Sufficient Funds (NSF) / Overdraft Fees¹

NSF / Overdraft (*per debit or item paid*) \$ 30.00 (daily maximum of \$90.00)

- We will not charge a fee when an overdraft is created by an ATM withdrawal or everyday one-time POS.
- We will not charge a fee when we pay a debit or item that would cause your balance at the end of the day to be overdrawn by \$50 or less.
- We will limit the overdraft fee to 3 per business day.

NSF/Return Item (*per debit or item returned unpaid*) no fee

- We will not charge a fee for a debit or item that we return unpaid, even when it has been re-presented or re-submitted and returned unpaid more than one time.

¹ The payment of transactions into overdraft is discretionary, which means we do not guarantee that we will authorize and pay any debit or item. Examples of debits or items include checks, in-person withdrawals, transfers, recurring debit card transactions, ACH, and other electronic transactions.

You will be charged an overdraft fee each time we pay a debit or item (excluding ATM and everyday one-time POS), and your account becomes overdrawn by more than \$50. A debit or item that has been returned unpaid may be represented more than one time; however, you will only be charged a fee when the debit or item is paid and your account becomes overdrawn by more than \$50. You may refer to the account disclosure for the transaction posting order.