

## COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

\*Fees are applied at the time of transaction. Sales tax may apply to certain items.

Account Balancing Assistance \$25.00 per hour

Account Research \$25.00 per hour

### ATM Fees

Fee for withdrawals in excess of five per calendar month per ATM/Debit card number for transactions done at ATM terminals not owned and serviced by our Bank. These ATM fees will be charged against your account at the end of each calendar month -\$.50 per withdrawal. There is no charge for deposits, transfers or inquiries.

Cash Management Transfer Charge \$2.00 per transfer

Consumer overdraft protection from savings to checking only.

Cashier's Checks \$5.00

### Check Cashing

Non-consumer Not on-us check \$5.00 minimum or \$1.00 per \$100, whichever is larger. Customers, with the exception of minors under the age of 18, who fail to maintain a minimum collected balance of \$100, shall be subject to the check cashing charge.

Check Order Charge Variable

### Coin/Currency Charges

Rolled Coin-\$0.08 per roll

Strapped Currency-\$0.30 per strap

Copy of Statement or Account Activity \$1.00

Counter Checks \$1.00 per 10

Deposited Checks (and other items) returned unpaid \$6.00

Domestic Wire Transfers -- Outgoing \$20.00

Domestic Wire Transfers -- Incoming \$15.00

Foreign Wire Transfers -- Incoming \$25.00

Foreign Wire Transfers -- Outgoing \$40.00

Dormant Account Fee \$5.00

An account is dormant if for one year no deposits or withdrawals have been made to an account, not including interest payments, and has a balance less than \$100. Fee is charged each statement cycle.

Fax Service \$1.00 per page

For outgoing or incoming fax

Garnishments \$30.00

IRA Transfer Fee - Outgoing Only \$25.00

Levies \$30.00

Night Deposit Bags with Locks \$20.00

Non-Consumer account additional fee for each \$10,000 over the initial \$10,000 overdraft \$10.00

Non-consumer account additional fee if account is overdrawn by \$1,000 or more. \$10.00

**NSF Service Charge - Paid 29.00**

Overdraft items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.

**NSF Service Charge - Paid (Maximum per day) \$145.00**

Overdraft items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.

**NSF Service Charge - Returned \$29.00**

Nonsufficient fund items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.

NSF Service Charge - Returned (Maximum per day)

\$145.00

Nonsufficient fund items may be created by check, draft, debit card, or similar order made by the depositor and payable to third parties.

Personal Money Orders \$2.00  
\$1,000 or less

Photocopies \$0.25 per copy  
First five free

Replace lost or damaged ATM card \$10.00

Special Currency/Coin Orders \$25.00  
Includes Correspondent Bank Ordering Fees

Stop Payments - All Items \$30.00

Telephone Transfer of Funds (under \$100) from one account to another \$2.00

Safe Deposit Box Varies with size

Safe Deposit Box Drilling Fee Subject to Provider charge