



	FEE DESCRIPTION	FEE AMOUNT	OCCURRENCE	NOTE
Account Servicing	Check Image Copies (Customer or Subpoena request)	\$ 2.00	Per Page	Plus cost of research (\$20 per hour)
	Domestic Collections	\$ 25.00	Each	
	Deposit Verification/Confirmations	\$ 10.00	Per Verification	
	Early Closing	\$ 15.00	Per Account	Opened less than 90 days
	Fax	\$ 2.00	Per Fax	
	Foreign Currency Order	\$ 20.00		
	Foreign Collections/Foreign Cash Letter	\$ 25.00/10.00		Sent/Received (Plus Agent Cost)
	Garnishments/Levies	\$ 75.00	Per Item	
	Night Deposit Bag	\$ 35.00	Each	Zipper-Key Lock Bag
	Night Deposit Bag	\$ 10.00	Each	Zipper-No Lock Bag
	Notary Service	\$ 1.00	Per Item	For Customers Only
	Research	\$ 20.00	Per Hour	
	Return Mail/Bad Address	\$ 10.00	Per Statement Cycle	
	Statement Hold	\$ 5.00	Per Month	
	Statement Reconciliation	\$ 15.00	Per Hour	(\$5.00 minimum charge)
	Statement Reproduction (Customer or Subpoena request)	\$ 2.00	Per Account	Plus cost of research (\$20 per hour)
Stop Payment	\$ 30.00	Per Item		
Checks	Cashier's Checks	\$ 5.00	Each	For Customers Only
	Check Printing	Fee depends on style of checks ordered		
	Counter Checks	\$ 1.00	Per Check	
	Personal Money Orders	\$ 3.00	Each	For Customers Only
Debit Card & ATM	Debit Card Replacement	\$ 8.00	Each	
	Debit Card Rush Order	\$ 30.00	Each	
	Transactions at Foreign ATM	\$ 2.00	Each	Plus surcharge cost from Foreign ATM
IRA CD	Interest Check Stop Payment and Reissuance	\$ 30.00	Per Item	
	IRA Annual Maintenance	\$ 10.00	Per Year	When customer reaches RMD age
Dormancy	Savings Account	\$ 2.00	Per Month	If inactive for 24 months
	Transaction Accounts	\$ 5.00	Per Month	If inactive for 12 months
SDB	Safe Deposit Box	Prices vary by size, check each branch		
	Safe Deposit Box Drilling	\$150.00	Per Box	
Electronic Banking	Account Inquiries by Phone	\$ 2.00	Per Inquiry	After 5 per statement cycle
	ACH Origination	\$ 10.00	Per Origination	One time special requests
	Internet Banking Bill Pay for Business Accounts	\$ 6.95		Free for Consumer Accounts
Wires	Domestic Transfer Incoming	\$ 15.00	Each	
	Domestic Transfer Outgoing	\$ 20.00	Each	
	International Transfer Incoming	\$ 75.00	Each	
	International Transfer Outgoing	\$ 75.00	Each	
Overdraft/Return Fee	Return ACH Fee	\$ 10.00	Per Presentment	
	Returned ACH Origination / Dep Item	\$ 10.00	Per Item	
	Return Check Charge	\$ 28.00	Per Presentment	
	Returned Deposited Item Special Handling	\$ 20.00	Per Item	
	Returned Unpaid Deposit Item	\$ 10.00	Per Item	
	Overdraft Item-Paid	\$ 28.00	Per Item	

The fees above will be assessed against customer's account. If an item presented creates an insufficient balance more than once, a fee may be assessed each time the item is presented for posting. An item is an instrument or promise or order to pay money (whether negotiable or non-negotiable) sent to by a sender and payable in a Federal Reserve District or sent to and collectible in funds acceptable to a Reserve Bank, including an electronic funds transfer. The term electronic funds transfer means any transfer of funds that is initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit a customer's account. The term includes but is not limited to: Point-of-Sale transfers; Automated teller machine transfers; Direct deposit or withdrawals of funds; Transfers initiated by telephone; and Transfers resulting from debit card transactions, whether or not initiated through an electronic terminal.