

FEE SCHEDULE

Account Services



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Fees	
Overdraft/Non-Sufficient Funds	
...Item Paid	\$30.00
...Item Returned	\$30.00
Overdrawn Account	
...Per day beginning Day 2	\$3.00
Returned Cashed/Deposited Item	\$5.00
Stop Payment	\$25.00
Garnishment or Levy	\$30.00
Overdraft Protection Transfer	\$7.00
Early Closure	
...Within 90 days of opening	\$25.00
Dormancy	
...Per month after 12 months of inactivity	\$5.00
Account Reactivation (Accounts close automatically at zero dollars \$0)	
...First Occurance	\$10.00
...Second Occurance	\$15.00
Funds Transfer	
Wire Transfer	
...Incoming	\$10.00
...Outgoing	\$18.00
...International (via US Correspondent only)	\$35.00
Teller Services	
Check Cashing - Payee non-customer	5% of amount
Cashier's Check	\$5.00
Money Order	\$3.00
Counter Checks (3)	\$3.00
Bank Card Cash Advance	
...Up to \$500	\$5.00
...\$500 and over	1% of amount
Research and Reconciliation	
Paper Statement Fee	\$3.00
...Waived for Elders and Youths	
Statement Copy	\$4.00
Check/Item Copy	\$2.00
Research per hour - 1 hour minimum	\$30.00
Account Reconciliation	\$30.00
Bank Card Services	
Replacement Card	\$10.00
Foreign ATM Access	\$2.50