



SCHEDULE OF FEES

General Account Fees ^{**}

Electronic Banking	
ATM/Debit Card Replacement	\$5.00
ATM/Debit Card PIN Replacement	\$3.00
ATM cash withdrawal at ATMs we do not own or operate	\$.50
Balance inquiry at ATMs we do not own or operate	\$.50
Charge Back Item	\$5.00
Cashier's Checks	\$5.00
Safe Deposit box <i>(rates, sizes, and availability vary by branch)</i>	
Lost key	\$75.00 Minimum
Drilling Box	\$150.00 Minimum
Dormant Account Fee	
A Checking account is dormant if for two years you have initiated no activity on the account.	\$5.00 Per Month <i>(Not to exceed \$60.00)</i>
A Savings account is dormant if for five years you have initiated no activity on the account.	\$5.00 Per Month <i>(Not to exceed \$60.00)</i>
Overdraft Fee (Per Item)	
An overdraft fee may be imposed for transactions made by any of the following means: check, in-person withdrawal, or other electronics means as applicable.	\$32.00
Returned Item Fee (Per Return)	
A Returned Item fee may be imposed for transactions made by any of the following means: check or other electronics means as applicable.	\$32.00
Overdraft Avoidance Sweep	\$5.00
Counter Checks <i>(First Sheet of 4 Checks Free)</i>	\$5.00
Counter Deposit Slips <i>(First Slip Free)</i>	\$5.00
Account Research	
Per Hour	\$25.00
Per Item Copy	\$.50
Interim Statements	\$3.00
Account Transaction History	\$3.00
Statement Reproduction	\$5.00
Customer Transaction Copy	\$5.00
Stop Payments <i>(Each)</i>	\$30.00
Collection Services <i>(Incoming and Outgoing)</i>	0.125% Of Amount
Minimum charge of \$2.50, Maximum charge of \$15.00	
Wire Transfers	
Out-going Domestic	\$20.00
Out-going Foreign	\$50.00
Garnishments	10% of Amount paid to Court
Minimum charge of \$50.00, Maximum charge of \$100.00	

****Fees are subject to change.**