

FEE SCHEDULE
GENERAL ACCOUNT FEES **



** Fees are subject to change upon 30 days' advance notice.

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

Account Research - Per Hour	\$25.00
Account Research - Per Item Copy	\$0.50
Account Transaction History	\$3.00
ATM Fee - Cash withdrawal at ATMs we do not own or operate	\$0.50
Cashier's Checks	\$5.00
Chargeback Item	\$5.00
Collection Services (Domestic Collections, Incoming & Outgoing; minimum charge of \$5.00, maximum charge of \$25.00)	0.125% of Amount of Collection Item
Counter Checks (First Sheet of 4 Checks Free)	\$5.00
Customer Transaction Copy	\$5.00
Debit Card Expedited Replacement Fee	\$50.00
Debit Card Replacement	\$5.00
Dormant Account Fee - Checking Accounts. A Checking account is dormant if for one year you have initiated no activity on the account. (Per month charge, not to exceed \$60.00 total)	\$5.00
Dormant Account Fee - Savings Accounts. A Savings account is dormant if for one year you have initiated no activity on the account. (Per month charge, not to exceed \$60.00 total)	\$5.00
Garnishments (Minimum charge of \$50.00, maximum charge of \$100.00)	10.000% of Amount Paid to Court
Interim Statements	\$3.00
Medallion Stamp (Per Item)	\$50.00
Overdraft Fee - An Overdraft Fee may be imposed for transactions made by check, in-person withdrawal or other electronic means, as applicable. Overdraft Fees apply to paid items.	\$32.00
Overdraft Sweep Fee	\$5.00
Returned Item Fee (Each Time Item is Presented or Represented). A Returned Item Fee may be imposed for transactions made by check or other electronic means, as applicable. The fee may be charged each time the item is presented, even if presented more than once. Returned Item Fees, also known as Nonsufficient Funds or NSF Fees, apply to items returned unpaid.	\$32.00
Safe Deposit Box - Lost Key (Minimum charge; box rates, sizes and availability vary by branch)	\$75.00
Safe Deposit Box - Drilling Box (Minimum charge; box rates, sizes and availability vary by branch)	\$175.00
Statement Reproduction	\$5.00
Stop Payments (Each)	\$30.00
Wire Transfers - Outgoing Domestic	\$20.00
Wire Transfers - Outgoing Foreign	\$50.00