

Service Fee Schedule

Product/Service	Fee	Product/Service	Fee
Account activity printout	\$3.00 *	Foreign draft (2nd day delivery)	\$20.00
Account balancing assistance	\$25/hour - \$12.50 min. *	Foreign draft (next day delivery)	\$30.00
Account closing fee (within 90 days of opening, initiated by customer)	\$25.00 *	Garnishment/Levy	\$50.00 *
Account research	\$25/hour - \$12.50 min. *	Gift Card (\$25-\$500 value)	\$6.00
ACH origination (cross border) (single/recurring customer)	\$8.00*	Hold statement (per year)	\$12.00 *
ACH origination (domestic) (single/recurring customer)	\$2.00*	Image statement (per cycle)	\$3.00
Amortization schedule	\$10.00	Inactivity fee - DDA - after 12 months	\$5.00 per month
ATM card (monthly fee for permanent card)	\$1.00 *	Inactivity fee - Savings - after 24 months	\$5.00 per month
ATM card replacement fee	\$10.00 *	Incoming fax, per page, limit of 5 pages	FREE
ATM card set up fee - permanent card	\$5.00 *	IRA excess contribution maintenance	\$15.00
ATM card set up fee - temporary card	FREE	IRA external transfer fee	\$25.00
ATM usage fee - (for ATMs not owned by this bank)	\$1.00 *	IRA withdrawal within 6 months of opening	\$25.00
Automatic transfer service per overdraft (\$100 increments)	\$5.00 *	IRA withdrawals by check (1st free per year)	\$5.00
Automatic transfer service per service charge (\$100 increments)	\$5.00 *	Life Line of Credit advance fee	\$5.00 *
Balance inquiry by telephone	FREE	Mail foreign statement, per statement	\$3.00 *
Bond coupon	\$25.00	Money orders (customer)	\$4.00 *
Cashier check (customer)	\$5.00 *	Negative balance closing fee - initiated by Bank	\$20.00 *
Certified letter	\$3.00 *	Night deposit bag with lock	\$20.00 *
Check Card - initial setup	FREE	Night deposit bag without lock (after 1)	\$5.00 *
Check Card - Photo Card - initial setup	FREE	Night deposit key, additional key (first 2 FREE)	\$5.00 *
Check Card - replacement fee for lost card	\$10.00 *	Notary service (customer)	FREE
Check Card - Photo Card - replacement fee for lost card	\$10.00 *	Notary service (non-customer)	\$5.00
Check Card - PIN change	FREE	NSF max per day	Unlimited
Check Card dispute fee	\$25.00 *	NSF per item	\$27.00
Check Card rush fee	\$50.00 *	(Created by check, in-person withdrawal, ATM withdrawal or other electronic means paid or returned by bank)	
Check cashing (non-customer, w/agreement)	\$5.00	Online Banking - Consumers	FREE
Coin counting (non-customer)	5% (min. \$5.00)	Online Bill Pay	FREE
Coin/Currency orders (customer)	FREE	Online Cash Manager (OCM) - Basic Package	FREE
Coin/Currency orders (non-customer)	2% of order	Online Cash Manager - Deluxe Package	\$35.00/mo*, \$75 setup
Collection items - domestic	\$15.00	OCM - Stop Payment	\$20.00 *
Collection items - international	Varies	OCM - Deluxe - domestic outgoing wire transfer	\$15.00 *
Combined Statements	FREE	OCM - ACH file origination (No File Fee)	\$0.10 per item *
Copy of check	\$2.00 *	OCM - ACH funds transfer origination	\$0.10 per item *
Counter checks	\$0.25 each *	Ordering of Real Estate taxes	FREE
Coupon collection	\$15.00	Outgoing fax (per page)	\$2.00 *
Credit verifications - loans or deposits	FREE	Photocopy (per page)	\$0.25 *
Empty ATM deposit envelope	\$25.00 *	Registered or bearer bonds	\$25.00
Escheat fee	\$20.00	Remote Deposit Capture - initial setup	\$250.00 *
e-Z Money transfer (external transfer service)	\$5.00 *	Remote Deposit Capture - monthly fee	\$50.00 *
Foreign currency (in-stock)	Current Exchange Rate	Returned deposit item (charged back)	\$5.00 *
Foreign currency (2nd day/next day delivery)	\$15/\$20	Returned mail/statement	\$5.00

Service Fee Schedule

Product/Service	Fee
Safe deposit box 30 days past due (1 time charge)	20% (\$5 min, \$25 max)
Safe deposit box drilling	\$200.00
Safe deposit box key replacement (if no deposit)	\$15.00
Safe deposit box key deposit	\$15.00
Safe deposit box rental (per year)	Sizes vary per location
2 x 5	\$12.00
3 x 5	\$15.00
4 x 5	\$17.50
3 x 6	\$18.00
5 x 5	\$20.00
3 x 10	\$25.00
4 x 10	\$35.00
5 x 8	\$40.00
5 x 10	\$40.00
8 x 10	\$50.00
10 x 10	\$60.00
12 x 15	\$100.00
15 x 15	\$150.00
Secure Statement	FREE
Signature guarantee (customer only)	FREE
Special handling request	Varies *
Special statement cutoff request, per occurrence	\$5.00 *
Special statement handling, monthly	\$5.00 *
Stop payment	\$25.00 *
Telebank	FREE
Telebank fax	\$2.00 *
Telephone transfer fee - less than \$1000	\$5.00 *
Telephone transfer fee - \$1000 or greater	FREE
Travelers Checks - Special orders only	\$15.00 + shipping
TravelMoney card	\$10.00
TravelMoney card - additional card fee	\$2.00
TravelMoney card - reload fee	\$4.00
Unknown address	\$5.00
US Savings Bonds Issued/Redeemed	FREE
Wire transfer - domestic outgoing	\$20.00 *
Wire transfer - incoming (customers only)	FREE
Wire transfer - international investigation	FREE
Wire transfer - international outgoing	\$40.00 *
Wire transfer - international stop pay	\$40.00 *
Wire transfer - international trace	\$45.00 *
Wire transfer - EFTPS request	\$50.00 *