



Account Closing (Within 90 days of opening)	\$25.00	Safe Deposit Inventory (hour)	\$50.00
Inactive Acct (after 6 months) if balance is less than \$100	\$10.00	Safe Deposit Box - Late Payment Fee	\$10.00
Account Research/Balancing - per 30 min.	\$12.50	Safe Deposit Box - Replacement Key	\$25.00
Account Research/Item Copy	\$5.00	Snapshot Statement	\$5.00
Account Transfers - Manual Loan Payment	\$10.00	Statements-Special Cut	\$10.00
Account Transfers - Manual	No Charge	Statements- Special Delivery	\$10.00
Account Transfers - Telephone Banking	No Charge	Stop Payment	\$35.00
Analysis Statement	No Charge	Subpoena Responses (per hour)	\$75.00
ACH Reclamations (per item)	\$20.00	<b>Business Solutions</b>	
Additional/Duplicate Statement	\$5.00	Online and Mobile Banking	No Charge
<b>ATM Non Proprietary Usage (Exempt if in Network)</b>	<b>\$3.50</b>	Online Retail Bill Pay	No Charge
Canadian Deposited Items	\$6.00	Account Transfers Online Banking	No Charge
Cashiers Check Purchase	\$10.00	Account and Transaction Alerts	No Charge
Chargeback Fee - Canadian	\$15.00	Additional User Name, Each	\$2.00
<b>Chargeback Fee</b>	<b>\$15.00</b>	ACH Block Monthly Per Account	\$5.00
Collection Items - Incoming/Outgoing	\$27.50	Mobile Remote Dep Credit Fee -Additional Message and Data Rates May Apply	\$0.50
Copy Machine Use - per page	\$2.00	<b>Wire Transfers: Walk In/Call In</b>	
Counter Checks - each	\$1.00	Wire In-Domestic	\$12.00
Coupon Collection Per Envelope	\$20.00	Wire In-International USD	\$15.00
Debit Card Replacement	\$12.00	Wire In-International FX	\$15.00
Debit Card Rush Order	\$75.00	Wire Out Domestic-Repetitive	\$25.00
Dormant Account	\$10.00	Wire Out Domestic-Non Rep	\$30.00
Escheatment/Abandoned Account	\$75.00	Wire Out Intl-Repetitive USD	\$40.00
Excessive Withdrawal Fee Per Item	\$15.00	Wire Out Intl-NonRep USD	\$50.00
External Transfer Cancellation	\$5.00	Wire Out Intl-Repetitive FX	\$35.00
External Transfer Change	\$5.00	Wire Out Intl-NonRep FX	\$45.00
External Transfer Set Up	\$5.00	Wire Drawdown	\$25.00
Fax - Incoming/Outgoing - per page	\$2.00		
Foreign Check Collection Fee	\$50.00		
Foreign Currency - per order	\$22.00		
Foreign Currency Exchange-Customers Only (Plus Postage)	\$22.00		
Foreign Draft	\$50.00		
Garnishment/Levy Fee	\$150.00		
International Service Assessment Fee with currency conversion (All Cards)	3.00%		
International Service Assessment Fee without currency conversion (All Cards)	3.00%		
Medallion/Signature Guarantee	\$25.00		
Overdraft Fees	\$35.00		
• Overdraft Fee - Nonsufficient Funds			
• Returned Item Fee - Nonsufficient Funds per item per presentment			
Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in*			
Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.			
Overdraft Transfer (via another deposit account)	\$10.00		
Returned Item Instructions	\$10.00		
Returned Statement (per month)	\$10.00		
Safe Deposit Box - Drilling/Pulling (minimum)	\$150.00		