



FEE SCHEDULE

The fees on this Fee Schedule are in addition to fees disclosed on the Truth in Savings Disclosure provided to you at account opening. All fees are subject to change at any time.

CHECKING ACCOUNT FEES	
DESCRIPTION	SERVICE FEE
Account Research	\$ 30.00 Per Hour; \$20.00 Min
Balance Check Book (Once free during first 12 months of opening)	\$ 20.00 Per Hour; \$10.00 Min
Stop Payment	\$ 30.00 Per Item (In Effect for 6 Months)
Copies of Checks	\$ 0.50 (3 Per Statement at No Charge, Max \$5.00)
Non-Sufficient Funds Fee*	\$30.00 Per Item
Check Images Included with Statement	\$ 2.00 Per Month
Duplicate Statement	\$ 5.00 Per Statement
Interim Statement	\$ 2.00
Mailed Paper Statement Fee	\$ 2.00 Per Month on Applicable Checking Accounts Only
MISCELLANEOUS SERVICE FEES	
DESCRIPTION	SERVICE FEE
Personal Money Order	\$ 2.00 Each
Bank Money Order/Cashier's Check	\$ 4.00 Each
Copies	\$ 0.25 Per Item (Club Accounts - \$0.15 Per Item)
Dormant Account Closeout Fee	Service Fee Equal to Balance to Close Account if \$10.00 or Less
Fax Fees	Incoming - \$1.00 Per Page Outgoing - \$2.00 Per Page (Max \$10.00)
Foreign Money Purchase	\$ 25.00 (If Order is Under \$300.00 USD - \$35.00)
Garnishment Fee	\$100.00 Per Garnishment
Night Deposit Unlocked Bag	\$ 3.00
Notary Fee	\$ 5.00 Per Document (Club Accounts – No Charge)
Overdraft Protection (Annual Fee)	\$ 15.00
Phone Transfer	\$ 0.50
US Coin Request	\$ 5.00 Per Box + 3% of Requested Amount
Domestic Wire Transfer	Incoming - \$15.00 Outgoing - \$25.00
International Wire Transfer	Incoming - \$20.00 Outgoing - \$35.00

*An “overdraft” is created when there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account. Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. We may assess a Non-Sufficient Funds fee on any overdraft created by check, in-person withdrawal, ATM withdrawal, or other electronic means, whether we pay the item or not. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. Your account may be charged a maximum of four fees per day.