



## SCHEDULE OF FEES AND CHARGES CONSUMER ACCOUNTS

THE FOLLOWING FEES AND CHARGES ARE EFFECTIVE NOVEMBER 1<sup>ST</sup>, 2016

### ACCOUNT FEES

<b>CHECKS AND DRAFTS</b>	
Money Orders	\$6.00 each
Cashier's Checks	\$8.00 each
<b>OVERDRAFTS/RETURN/STOPS</b>	
Overdraft/Non-Sufficient Funds	\$35.00 per item
<i>No more than 5 NSF/OD fees will be charged on any on business day.</i>	
<i>No NSF/OD fees will be charged if your account is overdrawn by \$5 or less after posting all transactions.</i>	
Overdraft Transfer Charger	\$10.00 per transfer
Deposited Item Returned	\$10.00 per item
Stop Payment	\$33.00 per item
Stop Payment thru On-line Banking	\$28.00 per item
Return Mail	\$3.00 per month
<b>WIRE TRANSFER</b>	
Incoming, Domestic	\$15.00 per wire
Incoming, International	\$25.00 per wire
Outgoing, Domestic	\$25.00 per wire
Outgoing, International	\$45.00 per wire
<b>OTHER MISCELLANEOUS</b>	
Early Closure of Account Fee	\$25.00 if open < 90 days
IRA Closure Fee	\$50.00 each
Levy Service Charge	\$100.00 each
<i>(Includes levies, garnishments, and other state or court ordered directives.)</i>	
Dormant Account Fee	\$5.00 per month
Telephone Transfer Fee	\$2.00 per transfer
Notary Public services (customers only)	No Charge
<b>COLLECTIONS</b>	
Domestic, Balance of Account	\$8.00 per item
Domestic, Clean	\$10.00 per item
Domestic, Documentary	\$15.00 per item
Foreign, Documentary	\$20.00 per item

<b>OTHER CONSUMER ACCOUNT FEES</b>	
Counter Check	\$.25 per check presented for payment
Account History Printout	\$2.00 per page
Check Copies, first 2 per statement	No Charge
Check Copies, after first 2	\$2.00 each
Copy of Monthly Statement	\$3.00 each
Photocopying	\$1.00 per page
Statement Reconciliation	\$30.00 per hour
Special Research	\$30.00 per hour
Paper Statement Fee*	\$3.00 per month
*eStatements not eligible for paper statements	

<b>ELECTRONIC BANKING SERVICES</b>	
Online Banking	Free
Bill Payment Service	Free
Mobile Banking Service	Free
Mobile Banking Deposit	First 5 monthly deposits Free \$.50 per deposit after 5
ATM/Debit Card Replacement	\$5.00 each
Foreign ATM Fee	\$2.50 each
Rush Order for ATM/Debit Card or Pin	Actual Cost

<b>NIGHT DEPOSITORY SERVICE</b>	
Annual Night Depository Service Fee	\$25.00 per year
Disposable Night Depository Bags	Actual Cost
Lost Night Depository Key	\$10.00 per key

<b>SAFE DEPOSIT BOX FEES</b>	
<i>Annual Safe Deposit Box Rental Fees – subject to availability</i>	
<i>(size in inches)</i>	
3X5	\$35.00 per year
3X10	\$60.00 per year
5X10	\$85.00 per year
10X10	\$130.00 per year
Lost Key Replacement	\$25.00 per key
Drilling of Box	Actual Cost – plus \$25.00