



SCHEDULE OF FEES

General Accounts Fees

The following schedule of fees may apply to all of your accounts with us:

Account Research	\$20.00 per hour
Statement Copies	\$5.00 per copy
Telephone Transfer <i>(by Teller)</i>	\$2.00 per transfer
Replacement ATM	\$5.00 each
Sweep Fee	\$2.00 per sweep
ATM Foreign Usage	
Customer	No Charge
Non-Customer	\$3.00 per trans
Over the Counter Checks	\$1.00 per page (4 per page)
Cashier Checks	\$2.00 per check
Certified Checks	\$2.00 per check
Visa Gift Card	\$4.95 per card
Notary	
Customer	FREE
Non-Customer	\$5.00 per document
Signature Guarantee by Appointment Only	
Existing Customer	\$5.00 per document
Non-Customer	\$15.00 per document
Wire Transfers	
Domestic – Incoming	\$10.00 each
Domestic – Outgoing	\$15.00 each
International	\$40.00 each
Check Copies	\$5.00 per copy
Checkbook Reconciliation	\$20.00/hr; 1 hr minimum
Returned Deposit Item	\$5.00 per item
Non-Sufficient Funds – Items Paid	\$27.50 per item
<i>(applies to overdrafts created by check, in-person withdrawal, ATM, or other electronic means)</i>	
Non-Sufficient Funds – Items Returned Unpaid	\$27.50 per item
<i>(applies to overdrafts created by check, in-person withdrawal, ATM, or other electronic means)</i>	
Stop Payments <i>(Checks and ACH Items)</i>	\$27.50 per item
Bounce Protection Fee <i>(if applicable)</i>	\$27.50 per item paid
Dormant Account Fee	
Savings	\$7.50 per month after 3 years
Checking	\$7.50 per month after 1 year
Tax Levy	\$50.00 if we have to pay
Garnishment	\$25.00 if we have to pay
ACH Origination	\$10 per file/ \$0.10 per item in file

**You will be charged a \$20.00 early closure fee if you close your account within 90 days of opening.

**Check printing prices vary depending on style and quantity ordered.