

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Closed Within 6 Months	\$25.00
Account Research Fee (hourly, minimum \$40)	\$40.00
Canadian Items	\$15.00
Cashiers Check	\$5.00
Commercial Checking Activity Charges- Monthly fee \$15.00; Deposit Received \$.50; Check Paid \$.19; Deposited Item \$.15. There is no service charge when earnings credits exceed activity charges.	
Commercial Online Banking	\$25.00
Debit Card Replacement	\$10.00
Deposited Item Returned	\$10.00
Dormant Account, per month (after 24 month activity)	\$5.00
Escheatment Fee (after 3 years)	\$95.00
Insufficient/Uncollected Funds (paid or returned) Includes Loan Payment Returned Item	\$30.00
International Debit Transaction	3.000% of of transaction fee
Levy/Legal Process Fee, per order	\$100.00
Lost Key (night drop or safe deposit box)	\$20.00
Medallion Stamp Signature Guarantee	\$20.00
Money Order 65 and over	\$1.00
Money Order Under 65	\$5.00
Notary Service (Non-Customer)	\$15.00
Overdraft Fee (per presentment)	\$30.00
Personal All-In-One Checking- No monthly maintenance fee	
Personal eChecking- Monthly maintenance fee \$5.95 waived with direct deposit	
Personal Ultimate Checking- Monthly maintenance fee \$10.00 if combined balances fall below \$50,000.00	
Preferred Card Instant Issue	\$10.00
Privately Owned ATM Application Fee	\$250.00
Privately Owned ATM Regulatory Review Fee (annual)	\$100.00
Retirement Transfer Fee (per account)	\$30.00
Returned Mail Special Handling Fee (per month, per account)	\$5.00
Small Business Checking- No minimum balance, no monthly maintenance fee. Includes 200 combined items a month (checks, deposits or deposited items.) Excess activity charge of \$.50 an item will apply to all items over 200.	
Stop Payment	\$30.00
Wire Transfer Incoming	\$15.00
Wire Transfer Outgoing/Domestic	\$25.00
Wire Transfer Outgoing/International	\$60.00