

Consumer Additional Fees and Services

Cut of Statement	Account Statements and Research Services	
Duplicate Statements		¢2.00
Photocopies of Checks (per check)		
Account Research (per hour)		•
Garnishments/Levies \$50.00 ATM/Debit Card Replacement \$10.00 Cashler Checks \$5.00 Check Printing Varies Closing Account (If open less than 90 days) \$15.00 Collection Items Up to\$50.00 Foreign Currency Exchange Varies Courier Service By Quote Domant Account (per month) \$5.00 Night Depository Key Replacement \$10.00 NSF Feets \$31.00 NSF Februned Item Fee** \$31.00 NSF Paid Item Fee* \$31.00 Wire Transfer Services \$31.00 Universational Outgoing \$15.00 International Outgoing \$45.00 Incoming No Charge Online Loan Payments \$4.95		the state of the s
ATM/Debit Card Replacement		· · · · · · · · · · · · · · · · · · ·
Cashier Checks \$5,00 Check Printing Varies Closing Account (If open less than 90 days) \$15,00 Collection Items International/Domestic Check Collection Up to\$50,00 Foreign Currency Exchange Varies Courier Service By Quote Dormant Account (per month) \$5,00 Night Depository Key Replacement \$10,00 NSF Fees* \$31,00 NSF Pald Item Fee** \$31,00 Stop Payments \$31,00 Wire Transfer Services \$31,00 Domestic Outgoing \$15,00 International Outgoing \$45,00 Incoming No Charge Online Loan Payments \$45,00 ACH Transaction \$0,75 Oobline Loard Transaction \$4,95	Garrisinients/ Levies	\$50,00
Check Printing Varies Closing Account (if open less than 90 days) \$15.00 Collection Items	ATM/Debit Card Replacement	\$10.00
Ciosing Account (if open less than 90 days)	Cashier Checks	\$5.00
Closing Account (if open less than 90 days)		
Collection Items International/Domestic Check Collection		
International/Domestic Check Collection	Closing Account (If open less than 90 days)	\$15.00
International/Domestic Check Collection		
Foreign Currency Exchange		
Courier Service	International/Domestic Check Collection	Up to\$50,00
Courier Service		
Dormant Account (per month) .\$5.00 Night Depository Key Replacement \$10.00 NSF Fees* .\$31.00 NSF Paid Item Fee** .\$31.00 Stop Payments .\$31.00 Wire Transfer Services .\$31.00 Domestic Outgoing .\$15.00 International Outgoing .\$45.00 Incoming .No Charge Online Loan Payments .\$0.75 Debit Card Transaction .\$4.95	Foreign Currency Exchange	Varies
Dormant Account (per month) .\$5.00 Night Depository Key Replacement \$10.00 NSF Fees* .\$31.00 NSF Paid Item Fee** .\$31.00 Stop Payments .\$31.00 Wire Transfer Services .\$31.00 Domestic Outgoing .\$15.00 International Outgoing .\$45.00 Incoming .No Charge Online Loan Payments .\$0.75 Debit Card Transaction .\$4.95		
Night Depository Key Replacement	Courier Service	By Quote
NSF Fees* \$31.00 NSF Pald Item Fee** \$31.00 Stop Payments \$31.00 Wire Transfer Services \$15.00 International Outgoing \$45.00 Incoming No Charge Online Loan Payments \$0.75 Debit Card Transaction \$4.95	Dormant Account (per month)	\$5.00
NSF Fees* \$31.00 NSF Pald Item Fee** \$31.00 Stop Payments \$31.00 Wire Transfer Services \$15.00 International Outgoing \$45.00 Incoming No Charge Online Loan Payments \$0.75 Debit Card Transaction \$4.95		
NSF Returned Item Fee**	Night Depository Key Replacement	\$10.00
NSF Paid Item Fee** .\$31.00 Stop Payments	NSF Fees*	
NSF Paid Item Fee** .\$31.00 Stop Payments	NICE Paturnad Itam Eag**	404.00
Stop Payments		
Wire Transfer Services Domestic Outgoing		
Domestic Outgoing. \$15.00 International Outgoing. \$45.00 Incoming. No Charge Online Loan Payments \$0.75 Debit Card Transaction. \$4.95	Stop Payments	\$31.00
Domestic Outgoing. \$15.00 International Outgoing. \$45.00 Incoming. No Charge Online Loan Payments \$0.75 Debit Card Transaction. \$4.95		
International Outgoing \$45.00 Incoming No Charge Online Loan Payments \$0.75 Debit Card Transaction \$4.95	Wire Transfer Services	
International Outgoing \$45.00 Incoming No Charge Online Loan Payments \$0.75 Debit Card Transaction \$4.95	Domestic Outgoing	\$15.00
Incoming		75.00
Incoming	International Outgoing	\$45.00
Online Loan Payments ACH Transaction\$0.75 Debit Card Transaction\$4.95		,
Online Loan Payments ACH Transaction\$0.75 Debit Card Transaction\$4.95	Incoming	No Charge
ACH Transaction\$0.75 Debit Card Transaction\$4.95		
Debit Card Transaction\$4.95	Online Loan Payments	
Debit Card Transaction\$4.95		
Debit Card Transaction\$4.95	ACH Transaction	\$0.75
	Debit Card Transaction	\$4.95
	Commercial/Business Debit Card Transaction	2.95% of transaction amount

^{*}NSF Items may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Whether your NSF items will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay NSF items if your account is not in good standing, or you are not making regular deposits, or you have too many NSF occurrences. We require repayment of overdrawn balances as soon as possible, but no later than 45 days.

^{**}We may charge you more than one NSF fee per day (limit of 5 for consumer accounts), depending on the number of checks presented or withdrawals made from your account.



Business Additional Fees and Services

ccount Statements and Research Services Cut-off Statement	An az
Duplicate Statements	
Photocopies of Checks (per check)	
Account Research (per hour)	
Garnishments/Levies	\$50.00
TM/Debit Card Replacement	\$10.00
ashier Checks	
heck Printing	
losing Account (If open less than 90 days)	
collection Items	, , , , , , , , , , , , , , , , , , , ,
International/Domestic Check Collection	Up to \$50.00
oreign Currency Exchange	Varies
Courier Service	By Quote
	•
Pormant Account (per month)	\$5.00
light Depository Key Replacement	\$10.00
Returns	
Deposited Return Item Fee	\$5.00
NSF Returned Item Fee**	\$31.00
NSF Paid Item Fee**	
top Payments (In branch)	
Vire Transfer Services (in branch)	
Domestic Outgoing	
International Outgoing	
Incoming	No Charge
Online Loan Payments	
ACH Transaction	25.00
Debit Card Transaction	
Commercial/Business Debit Card Transaction	
reasury Services	2.95% of transaction amount
Business Bill Pay	No Chance
Positive Pay	
Business Online Wire Access (per month)	
Business Online Wire Access (per month)	
Business Online Domestic Outgoing Wires	
Remote Deposit	
Business Online ACH Access.	
Business Online Stop Payments Lockbox Services	
LOCKDOX SPEVICES	Varia

^{**}We may charge you more than one NSF fee per day, depending on the number of checks presented or withdrawals made from your account.

have too many NSF occurrences. We require repayment of overdrawn balances as soon as possible, but no later than 45 days.