



Consumer Additional Fees and Services

Account Statements and Research Services

Cut-off Statement.....	\$3.00
Duplicate Statements.....	\$5.00
Photocopies of Checks (per check).....	\$3.00
Account Research (per hour).....	\$20.00
Garnishments/Levies.....	\$50.00

ATM/Debit Card Replacement.....\$10.00

Cashier Checks.....\$5.00

Check Printing.....Varies

Closing Account (If open less than 90 days).....\$15.00

Collection Items

International/Domestic Check CollectionUp 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*

NSF Returned Item Fee**\$31.00

NSF Paid Item Fee**\$31.00

Stop Payments.....\$31.00

Wire Transfer Services

Domestic Outgoing.....\$15.00

International Outgoing.....\$45.00

Incoming.....No Charge

Online Loan Payments

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.