



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

Automatic Transfer fee\$5.00

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

Courier Service.....By Quote

Dormant Account (per month).....\$5.00

Electronic Banking

Bill Pay Check payment Rush Delivery	\$14.95
Bill Pay Electronic Payment Rush Delivery	\$9.95
External Transfer Rush Delivery	\$3.00

Foreign Currency Exchange.....Varies

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.



Business 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

Automatic Transfer Fee.....\$5.00

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

Courier Service.....By Quote

Dormant Account (per month).....\$5.00

Foreign Currency Exchange.....Varies

Night Depository Key Replacement.....\$10.00

Returns

Deposited Return Item Fee\$5.00

NSF Fees *

NSF Returned Item Fee**.....\$31.00

NSF Paid Item Fee**.....\$31.00

Stop Payments (in branch).....\$31.00

Wire Transfer Services (in branch)

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

Treasury Services

Business Bill Pay.....No Charge

 Bill Pay Check Payment Rush Delivery.....\$14.95

 Biill Pay Electronic Payment Rush Delivery.....\$14.95

Positive Pay.....No Charge

Business Online Wire Access (per month).....\$20.00

Business Online Domestic Outgoing Wires.....\$5.00

Business Online International Outgoing Wires.....\$35.00

Remote Deposit.....\$49.95

Business Online ACH Access.....\$35.00 or Applicable Analysis Fees

Business Online Stop Payments.....\$15.00

Lockbox Services.....Varies

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