



PERSONAL ACCOUNT FEE SCHEDULE

The following fees are effective as of March 1, 2015

Account Closing (Within 90 days of opening)	\$25.00
Account Inactivity Fee (After 6 months) if balance is less than \$10	\$10.00
Account Research/Balancing - per 30 min.	\$12.50
Account Research/Item Copy	\$5.00
Account Transfers - Manual Loan Payment	\$10.00
Account Transfers - Manual	\$5.00
Account Transfers - Online Banking	No Charge
Account Transfers - Telephone Banking	No Charge
Additional/Duplicate Statement	\$5.00
ATM Non-Proprietary Usage (Foreign ATM Fee): If network then exempt	\$1.50
Canadian Deposited Items - Per Item	\$6.00
Cashiers Check Purchase	\$10.00
Collection Items - Incoming/Outgoing	\$27.50
Copy Machine Use - per page	\$2.00
Counter Checks - each	\$1.00
Coupon Collection - per envelope	\$20.00
Debit Card Replacement	\$12.00
Debit Card Rush Order	\$75.00
Debit Card Pin Rush Order	\$75.00
Dormant Account	\$10.00
Escheat/Abandoned Account Fee	\$75.00
Excessive Withdrawal Fee Per Item	\$15.00
External Transfer Cancellation	\$5.00
External Transfer Change	\$5.00
External Transfer Set Up	\$5.00
Fax - Incoming/Outgoing - per page	\$2.00
Foreign Check Collection Fee	\$50.00
Foreign Currency - per order	\$22.00
Foreign Currency Exchange - Customers only (plus postage)	\$22.00
Foreign Draft	\$50.00
Garnishment/Levy Fee	\$100.00
IRA Annual Fee (Plans under \$500) waived for activity	\$25.00
IRA Transfer/Closure (Per Account): If under the age of 62	\$50.00
International Service Assessment Fee with currency	1%
International Service Assessment Fee without currency	0.8%
Money Order ¹	\$5.00
Online Banking	No Charge
Online Bill Pay	No Charge
Online Bill Pay Stop Pay Request	\$35.00

Overdraft Fees	\$35.00
<ul style="list-style-type: none"> Overdraft Fee - Non sufficient Funds Returned Item Fee - Non sufficient Funds 	
Fees apply to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted-in.	
Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.	
For Consumer accounts - No fee will be charged when the account is overdrawn five dollars (\$5.00) or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.	
Overdraft Transfer (via another deposit account)	\$10.00
Returned Deposit Item - Charge Back	\$10.00
Returned Deposit Item - Canadian	\$15.00
Returned Deposit Item - Resubmitted	\$10.00
Returned Statement (per month)	\$10.00
Safe Deposit Box - Drilling/Pulling	Replacement Cost/ \$150.00 minimum
Safe Deposit Box - Inventory Fee (per hour)	\$50.00
Safe Deposit Box - Late Payment Fee	\$10.00
Safe Deposit Box - Replacement Key	\$25.00
Medallion/Signature Guarantee	\$25.00
Snapshot Statement	\$5.00
Stop Payment/Watch Request	\$35.00
Traveler's Checks - 1 Signature	2%
Traveler's Checks - 2 Signature	2.5%
WALK IN/CALL IN WIRE FEES	
Wire In Domestic	\$10.00
Wire In International	\$15.00
Wire Out Domestic Repetitive	\$25.00
Wire Out Domestic Non-Repetitive	\$30.00
Wire Out International Repetitive USD	\$40.00
Wire Out International Repetitive FX	\$35.00
Wire Out International Non-Repetitive USD	\$50.00
Wire Out International Non-Repetitive FX	\$45.00

1. Does not offer this service



BUSINESS ACCOUNT FEE SCHEDULE

The following fees will be effective March 1, 2015

Account Closing (Within 90 days of opening)	\$25.00
Account Inactivity Fee (After 6 months) if balance is less than \$10	\$10.00
Account Research/Balancing - per 30 min.	\$12.50
Account Research/Item Copy	\$5.00
Account Transfers - Manual Loan Payment	\$10.00
Account Transfers - Manual	\$5.00
Account Transfers - Telephone Banking	No Charge
Additional/Duplicate Statement	\$5.00
ATM Non-Proprietary Usage (Foreign ATM Fee): If network then exempt	\$1.50
Canadian Deposited Items - Per Item	\$6.00
Cashiers Check Purchase	\$10.00
Collection Items - Incoming/Outgoing	\$27.50
Copy Machine Use - per page	\$2.00
Counter Checks - each	\$1.00
Coupon Collection - per envelope	\$20.00
Debit Card Replacement	\$12.00
Debit Card Rush Order	\$75.00
Debit Card Pin Rush Order	\$75.00
Dormant Account	\$10.00
Escheat/Abandoned Account Fee	\$75.00
Excessive Withdrawal Fee Per Item	\$15.00
Fax - Incoming/Outgoing - per page	\$2.00
Foreign Check Collection Fee	\$50.00
Foreign Currency - per order	\$22.00
Foreign Currency Exchange - Customers only (plus postage)	\$22.00
Garnishment/Levy Fee	\$100.00
International Service Assessment Fee with currency	1.00%
International Service Assessment Fee without currency	0.80%
Online Bill Pay Stop Pay Request	\$35.00
Overdraft Fees	\$35.00
<ul style="list-style-type: none"> Overdraft Fee - Non sufficient Funds Returned Item Fee - Non sufficient Funds Fees apply to transactions created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted-in.	
Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.	
Overdraft Transfer (via another deposit account)	\$10.00

Returned Deposit Item - Charge Back	\$10.00
Returned Deposit Item - Canadian	\$15.00
Returned Deposit Item - Resubmitted	\$10.00
Returned Statement (per month)	\$10.00
Safe Deposit Box - Drilling/Pulling	Replacement Cost/ \$150.00 minimum
Safe Deposit Box - Inventory Fee (per hour)	\$50.00
Safe Deposit Box - Late Payment Fee	\$10.00
Safe Deposit Box - Replacement Key	\$25.00
Snapshot Statement	\$5.00
Stop Payment/Watch Request	\$35.00
WALK IN/CALL IN WIRE FEES	
Wire In Domestic	\$10.00
Wire In International, USD	\$15.00
Wire In International, Foreign Currency	\$15.00
Wire Out Domestic Repetitive	\$25.00
Wire Out Domestic Non-Repetitive	\$30.00
Wire Out International Repetitive USD	\$40.00
Wire Out International Repetitive Foreign Currency	\$35.00
Wire Out International Non-Repetitive USD	\$50.00
Wire Out International Non-Repetitive Foreign Currency	\$45.00
COIN/CURRENCY SERVICES	
Coin - Incoming, per roll	\$0.08
Coin - Outgoing, per roll	\$0.08
Currency - Incoming, per bill	\$0.01
Currency - Outgoing, per bill	\$0.01
Night Deposit Bag - Key-Locked	\$10.00 - \$25.00
Night Deposit Bag - Zipper	\$3.00 - \$5.00