



## SCHEDULE OF FEES AND CHARGES

THE FOLLOWING FEES AND CHARGES ARE EFFECTIVE OCTOBER 15, 2011

### COMMON ACCOUNT FEES

CHECKS AND DRAFTS	
Money Orders	\$6.00 each
Cashier's Checks	\$8.00 each
COLLECTIONS	
Domestic, Balance of Account	\$8.00 per item
Domestic, Clean	\$10.00 per item
Domestic, Documentary	\$15.00 per item
Foreign, Documentary	\$20.00 per item
OVERDRAFTS/RETURN/STOPS	
Overdraft/Non-Sufficient Funds	\$35.00 per item
<i>No more than 5 NSF/OD fees will be charged on any one business day.</i>	
<i>No NSF/OD fees will be charged if your account is overdrawn by \$5 or less after posting all transactions.</i>	
Overdraft Transfer Charge	\$7.00 per transfer
Deposited Item Returned	\$8.00 per item
Stop Payment	\$30.00 per item
Stop Payment thru On-line Banking	\$28.00 per item
WIRE TRANSFER	
Incoming, Domestic	\$15.00 per wire
Incoming, International	\$25.00 per wire
Outgoing, Domestic	\$25.00 per wire
Outgoing, International	\$35.00 per wire
OTHER MISCELLANEOUS	
Early Closure of Account Fee	\$10.00 if open < 90 days
Check Copies, first 2 per statement	No Charge
Check Copies, after first 2	\$2.00 each
Account History Printout	\$2.00 per page
Copy of Prior Month Statement	\$3.00 each
Photocopying	\$1.00 per page
Special Research	\$30.00 per hour
Levy Service Charge	\$100.00 each
<i>(Includes levies, garnishments, and other state or court ordered directives.)</i>	
Statement Reconciliation	\$30.00 per hour
Notary Public Services (customers only)	No Charge
Foreign ATM Fee	No Charge
Dormant Account Fee	\$3.00 per month
ATM/Debit Card Replacement	\$5.00 each
Rush Order Fee for ATM/Debit Card or PIN	\$37.50 each
SAFE DEPOSIT BOX FEES	
<i>Annual Safe Deposit Box Rental Fees-subject to availability (size in inches)</i>	
3 X 5	\$35.00 per year
3 X 10	\$60.00 per year
5 X 10	\$85.00 per year
10 X 10	\$130.00 per year
Lost Key Replacement	\$20.00 per key
Drilling of Box	Actual Cost - plus \$25.00

CONSUMER ACCOUNT FEES	
<b>Online Banking and Bill Payment Services</b>	
Online Banking	Free
Bill Payment	\$5.95 per month
Unlimited Payments : First 2 months free	

### BUSINESS ONLINE BANKING AND CASH MANAGEMENT

<b>Business Builder Plan</b>	
▪	\$19.95 per month for up to 5 accounts
▪	\$29.95 per month for over 5 accounts
Additional Add-On Services Include:	
▪	Wire Transfer Module
▪	Incoming, Domestic \$15.00 per wire
▪	Incoming, International \$20.00 per wire
▪	Outgoing, Domestic \$22.00 per wire
▪	Outgoing, International \$35.00 per wire
▪	ACH File and Funds Transfer Module
▪	Online Tax Payment Module
▪	Quick Click Remote Deposit Capture Module
▪	Online Bill Pay

*Refer to the Online Business Banking and Cash Management brochure for details of costs and other information*

ANALYZED CHECKING ACCOUNT FEES	
Deposits /Credits Posted	.25 each
Checks / Debits Posted	.15 each
Coin Rolls Deposited	.10 per roll
Coin Rolls Purchased	.10 per roll
Cash Deposited	.10 per \$100
Cash Purchased	.10 per \$100
Deposited Items, On-Us	.080 each
Deposited Items, 12 RCPC & Other	.120 each
<b>Monthly Maintenance Fee</b>	\$12 per month

NIGHT DEPOSITORY	
Annual Night Depository Service Fee	\$25 per year
Disposable Night Depository Bags	Actual Cost
Lost Night Depository Key	\$10 per key

MISCELLANEOUS DEPOSITORY SERVICES	
Deposit Courier Services	\$12 per pick up scheduled; \$16 per pick up on call
Depository Services at Partner Bank Locations	\$50 per month
Partner Bank Deposit Slips	Actual Cost

