

## SCHEDULE OF FEES AND CHARGES

THE FOLLOWING FEES AND CHARGES ARE EFFECTIVE AUGUST 1, 2009

### COMMON ACCOUNT FEES

<b>CHECKS AND DRAFTS</b>	
Money Orders	\$4.00 each
Cashier's Checks	\$6.00 each
<b>COLLECTIONS</b>	
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
<b>OVERDRAFTS/RETURN/STOPS</b>	
Overdraft/Non-Sufficient Funds	\$32.00 per item
Overdraft Transfer Charge	\$3.00 per transfer
Deposited Item Returned	\$6.00 per item
Stop Payment	\$29.00 per item
Stop Payment thru On-line Banking	\$27.00 per item
<b>WIRE TRANSFER</b>	
Incoming, Domestic	\$15.00 per wire
Incoming, International	\$35.00 per wire
Outgoing, Domestic	\$22.00 per wire
Outgoing, International	\$45.00 per wire
<b>OTHER MISCELLANEOUS</b>	
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	\$75.00 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
<b>SAFE DEPOSIT BOX FEES</b>	
<i>Annual Safe Deposit Box Rental Fees-subject to availability (size in inches)</i>	
3 X 5	\$30.00 per year
3 X 10	\$55.00 per year
5 X 10	\$80.00 per year
10 X 10	\$125.00 per year
Lost Key Replacement	\$20.00 per key
Drilling of Box	Actual Cost - plus \$25.00

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

<b>BUSINESS ONLINE BANKING AND CASH MANAGEMENT</b>	
<b>Business Builder Plan</b>	
\$19.95 per month; \$5.00 per month for each additional account over 3	
Additional Services Include:	
<ul style="list-style-type: none"> <li>▪ Wire Transfer</li> <li>▪ ACH File and Funds Transfer</li> <li>▪ Online Tax Payment</li> <li>▪ Positive Pay</li> <li>▪ Quick Click Remote Deposit Capture</li> <li>▪ Online Bill Pay</li> </ul>	
<i>Refer to the Online Business Banking and Cash Management brochure for details of costs and other information</i>	

<b>ANALYZED CHECKING ACCOUNT FEES</b>	
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

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

<b>MISCELLANEOUS DEPOSITORY SERVICES</b>	
Deposit Courier Services	\$6 per pick up scheduled; \$8 per pick up on call
Partner Bank Deposit Slips	Actual Cost
Depository Services at Partner Bank Locations	\$50 per month

