

## FEE SCHEDULE

ATM cash withdrawal limit	\$2,000.00 per day
Check printing	Fee depends on style and quantity of check ordered
Personalized photo debit card	\$12.00 per card
Replace Debit card or PIN	\$12.00
Photo debit card Replacement	\$12.00
Business Debit Card Fee (Monthly)	Fee depends on number of cards per account
Business Debit Card Replacement	\$15.00
Account Transcript	\$2.00
Garnishments	\$50.00
Executions	\$50.00
Levies	\$50.00
Overdraft- each overdraft paid	\$30.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

**Nonsufficient funds (NSF)- each** **\$30.00**

Be aware that items or payments may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. We may charge an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

<b>Account research</b>	<b>\$25.00 per hour</b>
<b>Account balancing assistance</b>	<b>\$25.00 per hour</b>
<b>Copy of statement</b>	<b>\$5.00</b>
<b>Stop payments- each</b>	<b>\$30.00</b>
<b>Photocopies/ faxes</b>	<b>\$1.00 each</b>
<b>Wire transfers (Domestic)</b>	<b>\$25.00</b>
<b>Wire transfers (International) Subject to other charges</b>	<b>\$55.00</b>

Incoming wire transfers may be subject to charges.

You will be assessed other charges that are applicable to the minimum balance requirement on interest bearing accounts in addition to your club fees. The club account fee (charged each statement cycle) is based on the plan you choose, as follows:

<b>Basic plan</b>	<b>\$12.00</b>
<b>Optional additional plan</b>	<b>\$13.00</b>
<b>Family plan</b>	<b>\$14.00</b>

**BILL PAY SERVICE**

<b>Overnight Check</b>	<b>\$14.95</b>
<b>Same Day Bill Pay</b>	<b>\$12.95</b>
<b>Stop Payment</b>	<b>\$30.00</b>

**Dormant Account Fee (Only applies to accounts with balances less than \$500.00)** **\$5.00 per month**

- Demand Deposit Accounts with no activity for six consecutive months will be considered Inactive and account statements will be sent quarterly.
- Savings Accounts with no activity for 12 consecutive months will be considered Inactive and account statements will be sent semi-annually.
- Demand Deposit Accounts with no activity for 12 consecutive months will be considered Dormant. A \$5.00 monthly fee will be assessed if the balance in the account falls below \$500.00 any day of the month, and account statements will be sent annually. This is in addition to any maintenance fees or service charges that may already apply.
- Savings Accounts with no activity for 24 consecutive months will be considered Dormant. A \$5.00 monthly fee will be assessed if the balance in the account falls below \$500.00 any day of the month, and account statements will be sent annually. This is in addition to any maintenance fees or service charges that may already apply.