

RATE AND FEE SCHEDULE

(Continued)

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MISCELLANEOUS FEES AND CHARGES

Account Research - Per Hour: \$15.00
Automatic Transfer Fee (transfer from checking or savings to cover overdrawn balance): \$5.00
Automatic Transfer Fee (transfer from Instant Check to cover overdrawn balance): \$2.50
Bill Pay Same Day ACH Fee: \$9.95
Bill Pay Stop Payment Fee Per Item: \$25.00
Canadian Item Processing Fee: \$5.00
Cashiers Check - Customer: \$2.00
Cashiers Check - Non-Customer: \$5.00
Chargeback Fee: \$5.00
Check Cashing Fee - Non-Customer: \$5.00
Checkbook Balancing - Per Hour: \$15.00
Custom Image Debit Card Fee: \$5.00
Daily Overdraft Fee: \$5.00
Debit Card Replacement Fee: \$5.00
(**) Dormant Account Fee: \$5.00
Duplicate Check Copies/Per Statement Copy - Customer: \$2.00
Early Account Closure Fee (If closed in the first 6 months): \$20.00
(****) Expedited Funds Transfer Fee: \$5.00
Foreign Currency Processing Fee: Subject to Bank Costs
Foreign Item Processing Fee (excludes Canadian Items): Subject to Bank Costs
Incoming Wire Transfer Fee (Domestic): \$9.50
Instant Check Annual Fee: \$10.00
International Incoming Wire Transfer Fee: \$20.00
International Outgoing Wire Transfer Fee: \$50.00
Levy, Garnishment & Citation Fee: \$150.00
License Sticker: \$7.50
Night Deposit Bags (Lock): \$30.00
Night Deposit Bags (Zipper): \$12.00
NSF Loan Transfer Fee: \$30.00
Online Bill PMT NSF Check: \$30.00
Outgoing Wire Transfer Fee (Domestic): \$22.00
Overnight Check Tran Fee (Bill Pay): \$12.45
(*) Paid Item Overdraft Fee: \$30.00
Photocopies - Customer: \$0.50
Photocopies - Non-Customers: \$2.00
(**) Returned Item NSF Fee: \$30.00
Safe Deposit Box 5X2X21 Annual Fee: \$15.00
Safe Deposit Box 5X5X21 Annual Fee: \$30.00
Safe Deposit Box 3x5x21 Annual Fee: \$30.00
Safe Deposit Box 3x10x21 Annual Fee: \$40.00
Safe Deposit Box 5x10x21 Annual Fee: \$60.00
Safe Deposit Box 10x10x21 Annual Fee: \$100.00
Safe Deposit Box Drilling Fee: \$150.00
Safe Deposit Box Late Fee: \$5.00
Safe Deposit Box Lock Replacement: \$50.00
Stop Payment - Per Item: \$20.00

(*) An overdraft created by check, in-person withdrawals, ATM withdrawals, or other electronic means can trigger a Paid Item Overdraft Fee per item.

(**) An overdraft created by check, or some electronic means can trigger a Returned Item NSF Fee per item. (A single item can incur multiple fees if presented multiple times by the merchant.)

(***) Dormant status on an account is applied after 12 months of inactivity (not including interest or service charges) and the fee will only be assessed if the balance is less than \$200.00 at the time.

(****) There is a \$5.00 fee to use the Expedited Funds Transfer Service. This fee will be included in the funds transfer transaction that appears on your statement. There is no fee for regular three day processing.