

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Statements (replacement) Emailed Commercial Statement Fee	\$4.00
Account Statements (replacement) Emailed Consumer Statement Fee	\$2.00
Account Statements (replacement) Paper Statement - Commercial Account Fee	\$4.00
Account Statements (replacement) Paper Statement - Consumer Account Fee	\$2.00
Account transfer Fee - Apply to Checking and Savings Accounts	\$4.00
Account Transfers - In-Person Transfer Fee - between accounts	\$0.00
Account Transfers - Telephone Transfer Fee - between Deposit Accounts	\$4.00
Account Transfers - Transfer from Deposit Account for Loan Payment Fee	\$0.00
Change Order - Customer Fee	\$0.00
Change Order - Non-Customer: \$10.00 for the first \$100.00; \$5.00 per \$100.00 thereafter	
Checks - Cashier Check Fee	\$5.00
Checks - Convenience Checks - per page	\$2.00
Closing Account Fee - (applies to Checking and Savings accounts) - if open less than 90 days	\$10.00
Collection Services - Collection of Foreign Item Fee	\$20.00
Commercial Bill Pay Item Fee: First 20 free. \$0.55 per bill pay item after 20.	
Commercial Bill Pay Monthly Fee	\$9.95
Commercial Cash Management ACH Fee - per file	\$16.00
Commercial Cash Management ACH Fee - per transactions in file	\$0.21
Commercial Cash Management Monthly Fee	\$10.00
Commercial Cash Management One-Time Setup Fee	\$35.00
Commercial Positive Pay Monthly Fee	\$10.00
Credit Card Advance - Credit Card Advance for Loan Payments only 3% of transaction	
Dormant Account Fee - per month; Does not apply to Certificates of Deposit and Time Deposit accounts.	\$1.00
Excessive Withdrawal Fee - (applies to Money Market and Savings Accounts) - the sixth withdrawal and each withdrawal thereafter per statement cycle	\$1.00
Garnishment or Levy - per item	\$75.00
Items Deposited and Returned handling charge - Applies to all accounts with us	\$4.00
Notary Service - Customer - No Fee	\$0.00
Notary Service - Non-Customer - per Notarization Fee	\$5.00
Overdraft/Return Check Fee - (applies to Checking and Savings accounts) - per item ; Overdraft fee daily limit is \$125.00	\$25.00
Overdrawn Accounts (applies to Checking accounts) - Interest at 18%. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Research Time - per hour (minimum one hour)	\$35.00
Researched Item Fee - per item	\$5.00
Statement charge for paper mail statement (Business) - applies to Checking and Savings accounts	\$4.00
Statement charge for paper mail statement Fee (Personal) - applies to checking & savings accounts	\$2.00
Stop Payment Fee - per item; Does not apply to Certificates of Deposit and Time Deposit accounts.	\$30.00
Wire Transfer - Incoming Wire Transfer - Domestic or Foreign Fee	\$12.00
Wire Transfer - Outgoing Wire Transfer - Domestic Fee	\$20.00
Wire Transfer - Outgoing Wire Transfer - Foreign Fee	\$55.00