



Schedule of Service Fees

NSF Item Fee (per item).....\$25.00

Overdraft Fee

Consumer

Any account in an overdrawn condition for 5 consecutive business days will be assessed a \$25.00 fee and a continuous overdraft fee on each subsequent fifth business day the account remains overdrawn.

Daily Overdraft Fee

Commercial

Overdraft between \$0.00 and \$2,500.....\$6.00
 Overdraft between \$2,501 and \$10,000.....\$8.00
 Overdraft between \$10,001 or greater.....\$10.00

Stop Payment Order Fee.....\$25.00

ACH Revoke Authorization.....\$25.00

ATM / Debit Card Fee

First Card.....Free
 Replacement Card Fee.....\$5.00
 Foreign ATM Charge.....\$1.00

Returned Check Charge.....\$5.00

All returned items will be processed twice unless otherwise requested by the customer.

Paper Statement Fee

Statement of account activity.....\$2.95

Returned Mail Statement Fee.....\$5.00

Teller Services

Zipper Bags.....\$3.00
 Night Deposit Lock Bags.....\$25.00
 Official Checks.....\$5.00
 Prepaid Gift Cards.....\$5.00
 Reloadable Debit Cards.....\$5.00

Retail Online Banking Service

Online Banking.....Free
Bill Pay.....Free
Mobile Banking.....Free

POPmoney (Bank Account, Email Address, Mobile Phone)

3 Day Delivery

\$0.00 - \$249.99.....\$0.50
 \$250.00 - \$999.99.....\$0.75
 \$1,000.00 and more.....\$1.50

Next Day Delivery

\$0.00 - \$249.99.....\$0.85
 \$250.00 - \$999.99.....\$1.00
 \$1,000.00 and more.....\$2.00

Safe Deposit Boxes (Annual fee)

Safe Deposit Size 3 x 5.....\$20.00
 Safe Deposit Size 4 x 5.....\$25.00
 Safe Deposit Size 5 x 5.....\$30.00
 Safe Deposit Size 3 x 10.....\$40.00
 Safe Deposit Size 4 x 10.....\$45.00
 Safe Deposit Size 5 x 10.....\$50.00
 Safe Deposit Size 10 x 10.....\$75.00
 Safe Deposit Size 16 x 10.....\$100.00
 Lost key Charge.....\$10.00
 Drilling Safe Deposit Box.....At cost + 10%
 Replacement lock.....At cost

Unclaimed Property Fee.....\$25.00

Research / Reconciliation (per hour).....\$25.00
(minimum one hour)

Garnishments and Levies.....\$25.00

Wire Transfers

Domestic Incoming wire fee.....\$10.00
 Domestic Outgoing wire fee.....\$15.00
 International Incoming wire fee.....\$20.00
 International Outgoing wire fee.....\$35.00
 (additional charges may apply)

Foreign Currency Exchange.....At cost

Outgoing/Incoming Collection Items.....\$5.00

Notary Services.....Free

Check Printing

Fee depends on style of checks ordered.....At cost
 Temporary Checks (4 per page).....\$1.00/page

Business Online Banking Service

Basic Online Banking.....Free
Bill Pay.....Free
Mobile Banking.....Free

Add any of the following for a flat monthly fee of \$25.00

- ACH Origination
- Positive Pay
- Wire Origination
- Remote Deposit Capture
 - °Additional monthly per scanner rental fee.....\$20.00
 - Or
 - °Purchase (Panini multi feed - At cost)
 - or have your own compatible scanner,
 - additional monthly service fee per scanner\$10.00

First Tokens Issued.....Free
Replacement Tokens per token.....\$25.00