



COMMON FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Check printing -----	fee depends on style and quantity of checks ordered
Beyond Free Checking -----	free standard checks (limited to 1 box per year)
Official Checks -----	\$5.00
Official Checks (non-customer) -----	\$10.00
Dormant account fee (charged quarterly)* -----	\$15.00
Account close-out fee (charged if account is closed within 90 days of opening) -----	\$15.00
Negative balance fee -----	\$3.00 /day
Nonsufficient funds (NSF) - each paid or returned \$5 or less** -----	\$5.00
Nonsufficient funds (ACH)-each paid or returned \$5 or less** -----	\$5.00
Nonsufficient funds (NSF) – each paid or returned over \$5** -----	\$33.00
Nonsufficient funds (ACH)-each paid or returned over \$5** -----	\$33.00
Overdraft – each overdraft paid over \$5 ** -----	\$33.00
Overdraft ACH-each overdraft paid over \$5 -----	\$33.00
Overdraft - each overdraft paid \$5 or less** -----	\$5.00
Overdraft ACH-each overdraft paid \$5 or less** -----	\$5.00
Uncollected funds fee -----	\$33.00
Account activity printout -----	\$1.00 /page
Account research -----	\$25.00 /hour
Account balancing assistance -----	\$25.00 /hour
Return Item fee -----	\$6.00
Redeposit of returned item fee -----	\$3.00
Stop Payments:	
Single Item -----	\$33.00
Range of Items -----	\$50.00
Wire Transfers:	
Incoming -----	\$15.00
Outgoing -----	\$20.00
International Wire -----	Cost+10.00
Copy of Check -----	\$2.50
Faxed items -----	\$3.00 first page, \$1.00 each additional page
Internet banking bill payment service -----	FREE
Replace loan coupon book -----	\$5.00
Replacement/Reinstatement of ATM or Check card -----	\$5.00
PIN replacement request -----	\$1.50
Telephone transfer -----	\$3.00
VRU Service Charge -----	\$1.00 /call
Counter Checks (up to 5) -----	\$2.00
On-Us Check Cashing for Non-Account Holders -----	\$5.00 /check
Cash Service Fee -----	\$1.00/per thousand
Legal Fees -----	\$100.00

* An account is dormant if for two years you have made no deposits or withdrawals to the account.

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

Savings Accounts: A minimum balance fee of \$9.00 will be charged quarterly if the balance falls below \$300.00 any day of the quarter.

We may require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

SAFE DEPOSIT BOX

Safe deposit boxes are available at most locations. The annual fees are as follows:

- Overdue/Delinquent fee \$5.00
- 1 key lost Replace lock \$125.00
- Drill Box \$200.00

<u>Size</u>	<u>Cost</u>	<u>Size</u>	<u>Cost</u>
3x5	\$20.00	7x10	\$60.00
3x10	\$35.00	10x10	\$90.00
5x10	\$50.00		