

## Schedule of Miscellaneous Fees

Returned Item Fee (per presentment)	\$35.00
<i>This fee is assessed when an insufficient funds item is returned. An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.</i>	
Overdraft Item Fee (per presentment)	\$35.00
<i>This fee is assessed when an insufficient funds item is paid. An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.</i>	
Continuous Overdraft Fee (per day)	\$3.00
<i>The fee is assessed after five consecutive days of being overdrawn.</i>	
Domestic Wire Transfer Fee--Incoming	\$15.00
Domestic Wire Transfer Fee-Outgoing	\$20.00
International Wire Transfer-Incoming	\$30.00
<i>Additional fees incurred by bank will be passed along to customer.</i>	
International Wire Transfer-Outgoing	\$45.00
<i>Additional fees incurred by bank will be passed along to customer.</i>	
Cashier's Check per check	\$7.00
Check cashing (non-customer)	\$5.00
Collection Item	\$15.00
Deposited Item Returned (per item)	\$10.00
Dormant Account Fee (per month)	\$5.00
<i>A dormant account is an account with no customer generated activity for 12 months. Maximum fee charged is \$60.00.</i>	
Account Closing Fee (within 90 days of opening)	\$20.00
Account Reconciliation (per hour)	\$25.00
Research (per hour)	\$25.00
Garnishment/Levy Fee	\$50.00
Photocopy of Check	\$1.00
Interim or Duplicate Statement	\$5.00
Stop Payment (per item)	\$35.00
Copy of Debit Card Transaction	\$12.00
Locked Bags	\$35.00
Zipped Bags	\$5.00
Safe Deposit Box Drilling Fee	\$215.00
Safe Deposit Box Lost Key	\$25.00
Replacement Debit Card	\$5.00
Notary per item (non-customer)	\$5.00
Gift Card	\$2.50
Paper Statement Fee	\$2.00