



SCHEDULE OF FEES AND CHARGES

<u>SERVICE DESCRIPTION</u>	<u>FEE</u>
Account Balancing and Research	\$25.00/per hour/1 hour minimum
Cashiers/Official Check	\$5.00
Check Collection - Domestic Incoming/Outgoing	\$20.00
Check Collection - International Incoming/Outgoing	\$45.00
Item Copy	\$5.00
Statement Copy	\$5.00
Early Account Closing (Less than 3 Months)	\$25.00
Foreign Check Return	\$25.00
Internet Bill Pay Service	\$5.00
IRA Annual Fee	\$10.00
IRA External Transfer/Closing Fee per IRA Plan	\$20.00
Tax Levy/Garnishment	\$75.00
HSA Fee (Annual on 12/15)	\$20.00
NSF Fee*	\$27.00
Return Item Fee	\$5.00
Safe Deposit Box	
3 X 5	\$30.00 Annual
5x5	\$40.00 Annual
5x10	\$60.00 Annual
10 x 10	\$100.00 Annual
Late Payment	\$10.00
Key Deposit	\$20.00
Lock Drilling	\$150.00 Minimum
Stop Payment	\$25.00
Travelers Checks	\$1.00 per \$100
Loose Coin Service	5% of amount counted
Courier Service - Business Only	\$10.00 per pick up
Foreign ATM Usage Charge	\$1.00 per transaction
Foreign Currency Conversion Fee (Purchase & Sales)	\$20.00
Domestic Wire Transfer (Incoming/Outgoing)	\$15.00
International Wire Transfer (Incoming/Outgoing)	\$50.00
Night Depository	\$30.00 Annual
Check Reject Fee	\$7.50
ACH Reject Fee	\$7.50
Debit Card Replacement Fee	\$5.00
Express Delivery for Debit Card - New/Replacement	\$30.00
Check Cashing Fee (Non-Cust, Non-RCB Check)	\$10.00
Business Analysis Fees	
Monthly Service Charge	\$15.00 per month
Deposits Made	\$1.00 per
Deposited Item(s)	\$0.08 per item
Currency Deposited	\$1.10 per 1000
Currency Supplied	\$1.10 per 1000
Coin Deposited	\$0.05 per roll
Coin Supplied	\$0.10 per roll
Checks Paid	\$0.10 per item over 100

***NSF Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means**