



## Schedule of Fees and Charges for Consumer

### Deposit Accounts and General Services

<p><b>Account Research</b> . . . . . Per Hour    \$40</p> <p><b>Account Reconciliation</b> . . . . . Per Hour    \$40</p> <p><b>ATM/Debit Card</b></p> <p style="padding-left: 20px;">Temporary and Replacement Cards    \$5</p> <p style="padding-left: 20px;">Per Withdrawals made at all other ATMs    \$5</p> <p><b>Cashier’s Checks</b> . . . . .             \$5</p> <p><b>Chargeback/Returned Item Deposited</b> . . . . .    \$10</p> <p><b>Check Cashing</b> (on us Checks) – Non-Customer    \$5</p> <p><b>Check Printing</b> . . . . .             Varies</p> <p><b>Copies of Documents</b> . . . . .             Per Check    \$5</p> <p style="padding-left: 40px;">Statement Copy    \$5</p> <p style="padding-left: 20px;">Mailed paper statements . . . . .    Per Month    \$5</p>	<p><b>Dormant Account Fee*</b> . . . . . Per Month    \$10</p> <p><b>Electronic Banking</b> – Online, Bill Pay, Mobile . . .    No fee</p> <p><b>Excess Withdrawal** – Savings/Money Market</b>    \$10</p> <p><b>Legal Orders</b> . . . . . garnishments, tax levies, summons, injunctions, etc.    \$100</p> <p><b>Notary Fees</b> – Bank Customer . . . . .             No fee</p> <p><b>Overdraft/ NSF***</b> . . . . .             Per Item    \$25</p> <p style="padding-left: 40px;">Includes Represented Items</p> <p style="padding-left: 40px;">Courtesy Pay \$5 and under    \$0</p> <p style="padding-left: 40px;">NSF Sweep Process . . . Per sweep    \$5</p> <p><b>Stop Payment</b> . . . . .             Per item    \$30</p> <p><b>Wire Transfers</b> . . . . .             Incoming - Domestic    \$10</p> <p style="padding-left: 40px;">International    \$15</p> <p style="padding-left: 40px;">Outgoing - Domestic    \$25</p> <p style="padding-left: 40px;">International    \$40</p>
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\*Accounts are considered **dormant** after 18 months with no activity.

\*\*Excess of six convenient savings withdrawals (not included withdrawals or transfers made at an ATM or transactions made in person at our Bank).

\*\*\* Overdraft fees can be created by check, in-person withdrawals, ATM withdrawal or other electronic means.