



Schedule of Fees and Charges for Consumer Deposit Accounts and General Services

Account Research Per Hour	\$40	Dormant Account Fee*Per Month	\$10
Account Reconciliation Per Hour	\$40	Electronic Banking – Online, Bill Pay, Mobile . . .	No fee
ATM/Debit Card		Excess Withdrawal** – Savings/Money Market	\$10
Replacement Cards	\$5	Legal Ordersgarnishments, tax levies, summons, injunctions, etc.	\$100
Per Withdrawals made at all other ATMs	\$3	Notary Fees – Bank Customer	No fee
Cashier's Checks	\$5	Overdraft/ NSF***Per item	\$25
Chargeback/Returned Item Deposited	\$10	Includes Represented Items	
Check Cashing (on us Checks) – Non-Customer	\$5	Courtesy Pay \$5 and under	\$0
Check Printing	Varies	NSF Sweep Process . . . Per sweep	\$5
Copies of Documents Per check	\$5	Stop PaymentPer item	\$30
Statement copy	\$5	Wire Transfers Incoming - Domestic	\$10
Mailed paper statements Per month	\$5	International	\$15
		Outgoing - Domestic	\$25
		International	\$40

*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.