

SCHEDULE OF FEES



The following fees may be assessed against your account if applicable.

ATM Network Fee	\$1.00 for cash withdrawal at nonproprietary ATMS	Wire Transfer Fee (Incoming)	\$ 5.00
Replacement of Lost ATM or Debit Card	\$ 5.00	Wire Transfer Fee (Outgoing Domestic)	\$15.00
Harland Clarke Check Orders	Fee depends on style of check ordered	Wire Transfer Fee (Outgoing International)	\$45.00
Dormant Fee	\$10.00 <i>This fee is charged annually. An account is dormant if you have made no deposit or withdrawal to the account in the past twelve months.</i>	Garnishment Legal Processing Fee	\$25.00
Overdraft Fee, per item	\$30.00	Bond of Indemnity	\$25.00
Returned Item (NSF) Fee, per item	\$30.00	Fax Fee	\$10.00 1st page, \$1.00 each additional page
Returned Deposited Item Fee	\$ 5.00	Night Deposit Additional Key Fee	\$10.00
Stop Payment Fee (all items)	\$20.00	Night Deposit Additional Bag Fee	\$15.00
Telephone Transfer	\$ 2.00	Fax Payoff Request on Mortgage Loans	\$25.00
Photocopy	\$.25	Popmoney Next Day Rush Delivery Fee	\$ 5.00
Account Research copies (per page)	\$.50	Online External Transfer Express Delivery Fee	\$ 5.00
Account Research Fee	\$25.00 per hour, \$12.50 minimum	Cashier's Check	
Account Reconciliation Fee	\$25.00 per hour, \$12.50 minimum	Customer	\$ 3.00
Statement History Printout	\$ 1.00	Non-Customer	\$ 7.00
Duplicate Bank Statement	\$ 1.00	Money Order	
Paper Statement Fee	Monthly \$ 5.00	Customer	\$ 2.00
Identity Shield Subscription	Monthly \$ 5.00	Non-Customer	\$ 5.00
Multi-Signature Monitoring	Monthly \$30.00	Coin Counter (Customer)	FREE
		Coin Counter (Non Customer, Self Service Only)	10% of coin counted