

## COMMON FEATURES SCHEDULE OF FEES

Bank Check	\$8
Check Printing	Varies by Style and Quantity
Closed Savings or Checking - Less than 1 year	\$15
Coin Count	Clients Free, 15% for Non-Depositors
Collection Item - Incoming or Outgoing	\$27
Consular Letter	\$25
Continued Overdraft (After 5th Business Day - Per Business Day) <sup>[2]</sup>	\$7
Deposited or Cashed Check Returned	\$20
<b>Dormant Account</b>	
Checking After 1 Year - Per Month	\$5
Passbook Savings After 2 years - Per Year	\$10
Statement Savings After 1 year - Per Year	\$10
Foreign Item - Any Other Check (Plus fees from Paying Bank)	\$30
Foreign Item - Canadian Check (Plus fees from Paying Bank)	\$20
Levy and Lien Processing	\$150
Money Order - Clients Only	\$6
Non-Sufficient Funds (NSF) Transfer	\$12
Reconcilement - Per Hour	\$30

Returned or Overdraft or Non-Sufficient Funds (NSF) or Unavailable Funds (UNAVBL) <sup>[1]</sup>	\$36
Safe Deposit Box Drilling	\$150
Safe Deposit Box Lost Key - One	\$25
Safe Deposit Box Lost Key - Two	\$150
Stop Payment - All Types	\$30
Wire Transfer - Incoming	\$15
Wire Transfer - Outgoing Domestic	\$30
Wire Transfer - Outgoing International	\$50

<sup>[1]</sup> We may charge a \$36 fee each time the same paper or electronic item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of the same item being presented for payment more than once against non-sufficient or unavailable funds.

We will charge you a fee up to \$36.00 each time we pay an overdraft with a maximum of three (3) fees per business day.

We will not charge you an Overdraft Fee if your account is overdrawn by \$50.00 or less by the close of the business day. If you overdraw your account by more than \$50.00 on one business day you will be charged an Overdraft Fee or Returned Fee for each check, in person withdrawal or electronic item we pay or return, and your account becomes subject to Continued Overdraft Charges, if applicable.

<sup>[2]</sup> Charged on the first business day after the account is overdrawn for five (5) consecutive business days. There is no limit on the total continued overdraft fees we can charge you for overdrawing your account.