

Miscellaneous Fees and Charges

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

Account Inquiries - \$1.00 per inquiry after 4 per statement cycle
Account Reconciliation - \$15.00 per hour
Automatic Transfer Fee - \$5.00 per transfer
Check Copies - \$3.00 per copy
Overdraft Fee (Paid NSF Item(s) - \$35.00**
NSF Fee (Returned NSF Item(s)- \$35.00**
Dormant Account (No activity for 12 months) - \$5.00 per month (up to 12 months/\$60.00)
Night Drop Bags - \$25.00
Photocopies - \$.25 each
Statement Copies - \$1.00 per page
Returned Deposit Item - \$5.00 per chargeback
Research - \$25.00 per hour (1 hour minimum)
 Research CD - \$50.00 each, up to 500 items. \$.10 each for items over 500, plus \$25.00 shipping
 Special Handling - \$25.00 per month
 Special Statement - \$1.00 per page
Stop Payment - \$35.00 per check or draft
Writs and Levies - \$50.00
Vinyl Zipper Bag - 1 Free then \$3.00 each thereafter
VISA Check Card - No fee (\$5.00 Card Reissue Fee for replacement cards)

Wire Transfers

Incoming Customer - \$15.00
Incoming Non-Customer - \$35.00
Outgoing Customer - \$20.00
Outgoing Non-Customer - \$35.00
International (Incoming or Outgoing) - \$50.00

Cashier's Checks/Customer Service Checks - Minimum issue amount \$25.00

Customer - \$5.00 per check / Non-Customer - \$10.00 per check

Check Cashing

Customer - \$0.00 / Non-Customer - \$7.50 per check

Collection Items

Customer - \$15.00 / Non-Customer - \$20.00

Online Bill Payment Expedited Payment Fees

Expedited Electronic Payment - \$9.95
Overnight Check Payment - \$14.95

Pop Money (Person to Person) Payment Fees

Standard (3 Days) - \$0.75
Next Day - \$1.50

Continued Overdraft Fee - (Applies to Commercial Accounts Only) If your account has been overdrawn three consecutive business days, beginning on the fourth business day a \$10 continued overdraft fee will be assessed to your account each business day that the balance is overdrawn by \$100 or more. This fee will continue to be assessed until the balance in your account is brought positive for at least a full business day. Overdraft balances include the assessment of any fees and service charges.

** The fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means, as applicable. Consumer accounts will be limited to 5 overdraft fees per day and no fee will be charged for overdraft balances of \$5 or less. There are no limits to the amount of fees that may be charged on commercial accounts. Overdraft balances include the assessment of any fees and service charges.