



## Additional Service and Fee Disclosure

The following fees may be assigned against your account and the following transaction limitations, if any, apply to your account.

Stop Payment Request	\$25.00
Incoming Wire: Domestic/International	\$20.00/\$50.00
Outgoing Wire: Domestic/International	\$20.00/\$50.00
Returned Item(s) Fee	\$30.00 (per item)
Overdraft Item(s) Fee <i>(Created by check, in-person withdrawal, or other electronic means)</i>	\$30.00 (per item)
Daily Negative Balance Fee <i>(after 3 business days)</i>	\$ 3.00
Dormant Checking Account Fee <i>An account has been dormant for one year: There have been no deposits or withdrawals on the account</i>	\$ 6.00 (per month)
Dormant Savings Account Fee <i>An account has been dormant for two years: There have been no deposits or withdrawals on the account</i>	\$ 6.00 (per quarter)
TransferNow	
Standard	\$ 0.00
Next Day*	\$ 3.00
ACH Return	\$ 25.00

\*Cutoff time for next day availability 2:00 p.m.

Early Account Closure <i>(Closed within first 90 days)</i>	\$25.00
Attachments, garnishments, levy	\$25.00 (one-time fee)
Account Balancing and Reconciliation <i>(one hour minimum)</i>	\$15.00 (per hour)
Account Research <i>(one hour minimum)</i>	\$30.00 (per-hour)
Money Orders/Cashier Checks	\$ 3.00 (each)
Night Deposit Bag (vinyl)	\$ 3.00
Night Deposit Bag (cloth, lock bag)	\$45.00
Replacement ATM/Debit Card	\$10.00 (each)
Fax Services: First outgoing page	\$ 5.00
Each additional page	\$ 1.00
Incoming fax per page	\$ 0.50
Counter Checks: 8 or less	Free
9 of more	\$ 0.25 (each)
Return Deposited Item(s) Fee	\$ 3.00
Non-Customer Notary Fee	\$20.00
My Card Creation (Custom debit card fee)	\$10.00