

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Activity Printout	\$1.00
Account Research - \$15.00 per hour/minimum of \$7.50	
ATM - No surcharge and no line charges for our customers if they use another Privileged Status ATM	
Cashier's Checks - (each)	\$7.50
Chargeback fees for deposited checks and other items that are returned unpaid - (each)	\$5.00
Debit Card - Daily Dollar Limit - \$500.00: Weekend Dollar Limit - \$1,000.00	
Debit Card - Hot Carding Fee	\$10.00
Debit Card at other terminals for cash or inquiry (Non-Bank Fee) (Plus applicable surcharge).	\$1.00
Debit Card PIN Change Fee - (Per request)	\$1.00
Debit Card Replacement - Replacement Fee	\$7.50
Debit Card Transactions at our Terminal - No Fee	
Dormant Account - Account is dormant if for 12 months you have made no deposits or withdrawals to the account - (Per month)	\$5.00
Fax - Outgoing - \$3.00 first page: \$1.50 for each additional page.	
Garnishments and/or Levies Fees - (each)	\$25.00
Insufficient Funds Fee (NSF) for each item returned (Insufficient Funds Fees can be assessed more than once if the same item is presented multiple times)	\$25.00
Money Orders - (each)	\$5.00
Overdraft and insufficient funds fee applies to overdraft created by check, in-person withdrawal or other electronic means.	
Overdraft Fee - for each debit or check paid	\$25.00
Paper statement fee - per monthly statement cycle - (This does not include Business Accounts, Money Market Accounts, or Seniors age 65 and over)	\$3.00
Safe Box Rental Rates	
Rent amount and description	
\$20.00 - 3 X 5	
\$27.50 - 3 X 10 1/2	
\$35.00 - 5 1/4 X 10	
\$50.00 - 10 3/4 X 10 1/2	
Stop Payment - (each)	\$15.00
Wire Transfer - (outgoing)	\$15.00