



Schedule of General Fees and Charges

ATM Withdrawal Fee at Non-Proprietary ATMs* \$2.50
 Balancing Assistance \$20.00 per hour
 Balance Carrying Fee/Analyzed Accounts \$0.11/\$1,000.00
 Cash Management/Business Online Banking \$15.00
 Cashier's Check \$5.00 each

Check Cashing for Non-Customers

Government Checks \$5.00 each
 Non-Payroll FF Checks > \$50.00 \$5.00 each

Check Handling Fees

Foreign Check \$20.00 each
 Canadian Check/Canadian Funds \$10.00 each
 Canadian Currency Exchange Non-Customer 3% fee
 Coin Handling Charge 10% fee

Collection of Item

Domestic \$15.00
 International \$40.00
 Counter Check Fee \$1.00 each

Fax Service

Local \$2.50 + \$1.00 for each add'l pg
 Long Distance \$5.00 + \$1.00 for each add'l pg
 International \$5.00 + \$1.00 for each add'l pg
 Foreign Draft Purchase \$15.00
 Forced Closure Fee \$25.00

Funds Transfer/Payrailz:

Expedited transactions \$10.00
 Garnishment Fee \$20.00 each
 Levy Fee \$75.00 each
 Notary Service - Non-Customers \$5.00 each

Non-Sufficient (NSF)/Overdraft Funds

Paid \$35.00 per item
 Pre-Authorized Transfers \$35.00 per item

Daily OD Acct Charge (after 5 business days) \$5.00 per day
 Overdraft Protection \$10.00 per day
 Paper Statements with Check Images \$3.00 each cycle
 Pay-By-Phone Loan Payment \$5.00
 Reissue ATM/Debit Card \$5.00

Research

General Research (\$12.50 minimum) ... \$25.00 per hour
 Copy of Cancelled Check \$2.00 each
 Returned Deposited Item \$10.00 each
 Foreign Item \$30.00 each
 Returned Mail Fee \$5.00/month

Safe Deposit Boxes

Annual Fee \$25.00-\$105.00
 Drilling Fee \$200.00
 Late Payment Charge \$5.00 per month
 Replacement Key \$25.00
 Signature Exception Fee** \$10.00 each
 Signature Guarantee Fee \$5.00 each
 Statement Copy \$5.00 each
 Stop Payment \$32.00 each
 Verification of Deposit/Mortgage Fee \$25.00 each
 Verification of Commercial Loan \$35.00 each

Wire Fees

Domestic Outgoing \$20.00
 Foreign Outgoing \$35.00
 Incoming \$12.00

Complimentary General Products and Services

Bill Pay Standard Complimentary
 Check Images, e-Statements only Complimentary
 e-Statements Complimentary
 Funds Transfer, Standard Complimentary
 Mobile Deposit, Consumer Complimentary
 Online Banking Complimentary
 Pay a Person Complimentary
 External Account Transfer Complimentary

* Transactions at MoneyPass network ATMs do not receive a fee.

** This fee may be assessed if an item is presented for payment without proper signature(s).

