

## COMMON FEATURES

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

Check printing.....	fee depends on style and quantity of check ordered
Courtesy Counter Checks.....	\$0.05
Cashier's Checks (customers only).....	\$5.00
Money Orders (customers only).....	\$3.00
IRA Withdrawals.....	\$20.00
Nonsufficient Funds (NSF) - each.....	\$30.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.	
Overdraft (each overdraft paid).....	\$30.00
Continuous Overdraft Fee.....	\$5.00/day
(charge starts on the 6th business day after your account has been in a negative balance for 5 consecutive business days)	
Dormant Account Fee.....	\$2.00/month if account balance is less than \$500.00
A checking account is considered dormant if there are not transactions to your account for 365 days.	
A savings account is considered dormant if there are no transactions to your account for 547 days.	
Overdraft Protection Account Transfer.....	\$5.00/transfer
Two Signature Verification.....	\$5.00/month
Internet Bill Pay.....	Free
Account Activity Printout.....	\$2.00
Account Research.....	\$20.00/hour plus cost
Account Balancing Assistance.....	\$15.00/hour
Telephone Transfer.....	\$3.50
Stop Payment.....	\$30.00
Lost Passbooks and Certificates of Deposit.....	\$25.00
Passbook, Statement Savings, Kid's Club, or Checking Accounts	
Closed within 90 Days of Opening.....	
Photocopies.....	\$0.50 each
Wire Transfers	
Outgoing (Customers Only).....	\$20.00
Incoming (Customers Only).....	\$15.00
Overseas (Corporate Customers Only).....	\$20.00 plus cost
Levies or Garnishments.....	\$75.00
ACH Origination Fee.....	\$3.00/file
Optical Disk Copies.....	\$3.00 per page
Notary Fee (Customers Only).....	\$1.00
Lost Safe Deposit Box Key.....	\$15.00 + cost
Drilling Safe Deposit Box.....	\$325.00
Deposit on Safe Deposit Box Keys.....	\$25.00
(refunded if both keys are returned when box is surrendered).	
Safe Deposit Box Rental Late Fee.....	\$5.00 per year
License Sticker Fee.....	\$7.50
Night Deposit Service Annual Fee (Includes 1 bag).....	\$10.00
Each Additional Bag (annual fee).....	
Replace Loan Payment Book.....	\$5.00
Replacement Debit Card/ATM Card.....	\$10.00
Foreign ATM Fee (Use of ATM not operated by the bank).....	\$3.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawal from a time deposit account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

