

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 Research / Copies (per item)	\$0.50
Account Research / Reconciliation (per hour fee, 1/2 hour minimum)	\$25.00
Account Research / Statement Reprint (each)	\$5.00
Account Research / Statements copied to CD (per CD)	\$5.00
Accounts closed within 60 days of opening (all accounts)	\$10.00
ATM / Debit Card / Credit Card - Expedited Card	\$50.00
ATM / Debit Card / Credit Card - Replacement	\$5.00
Collection Items / Drafts and NSF Items (per item)	\$25.00
Collection Items / Foreign Drafts and Foreign Currency handling *	\$25.00
Continued Overdrafts (after 9 days), charge occurs every 3 business days.	\$5.00
Dormant Account Fee (each month) **	\$10.00
Executions/Levies/Garnishments	\$75.00
Indemnity Agreements	\$30.00
IRA Transfer Fee (transfer to other institution)	\$25.00
Large item return notification (\$5,000 and above)	\$4.00
Official Checks (Customer only)	\$5.00
Prepaid Cards - Gift Card (non-reloadable)	\$4.95
Prepaid Cards - Reload Fee	\$2.00
Prepaid Cards - Travel EMV Card	\$9.25
Returned Deposit Item (per item)	\$5.00
Returned Item (NSF) or Item paid into Overdraft (OD) ***	\$30.00
Safe Deposit Box - Lost Key	\$15.00
Safe Deposit Boxes (per year) - 10 X 10	\$80.00
Safe Deposit Boxes (per year) - 3 X 10	\$35.00
Safe Deposit Boxes (per year) - 3 X 5	\$20.00
Safe Deposit Boxes (per year) - 5 X 10	\$45.00
Safe Deposit Boxes (per year) - 5 X 5	\$25.00
Safe Deposit Boxes - Drill Box	\$150.00
Stop Payment Fee	\$30.00
Temporary Checks (qty of 4)	\$2.00
Travel Card	\$9.25
Wire Transfer - International	\$60.00
Wire Transfer - Outgoing U.S. (repetitive)	\$15.00
Wire Transfers - Outgoing U.S.	\$20.00

^{*}Foreign Drafts/Foreign Currency - Additional pricing details available upon request.

^{**}Dormant Accounts - An account is dormant if for one year (Checking), or two years (Savings), no deposits or withdrawals are made.

^{***}NSF/OD - Fee may be assessed for overdrafts created by check, ACH or in-person withdrawals. This is a per item fee. Maximum of three charges per day.