



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)

A Charge to Return Check or Overdraft/NSF Charge or Uncollected Funds Charge (due to a check hold) may be applied to each item such as an ACH, check or other electronic means that is returned unpaid or paid into overdraft. You may be assessed one or more of these fees each time that an item is presented for payment by the merchant.

An item may be presented multiple times a Charge to Return Check or Overdraft/NSF Charge or Uncollected Funds Charge may be assessed each time an item is presented.

Fee Description	Fee Amount
Overdraft/NSF Charge (each overdraft paid)	\$38.00
Stop Payment Fee	\$38.00
Account Research - per hour (minimum one hour)	\$25.00
Deposit Item Returned Fee	\$5.00
International Deposit Item Return Fee Charge to Return Check	\$25.00
Charge to Return Check	\$38.00
Account Activity Printout	\$25.00
Account Balancing Assistance - per hour	\$25.00
Positive Pay Service Monthly Fee	\$30.00
Replacement Debit Card	\$15.00
Domestic Wire Transfer Fee (incoming/outgoing)	\$15.00
International Wire Transfer Fee (incoming/outgoing)	\$45.00
Bank Check	\$6.00
Collection Fee for Foreign Item	\$20.00
Garnishments and Levies	\$50.00
Verification of Deposit	\$10.00
Paper Statement Fee	\$4.00
Closing Service Charge (account closed less than 90 days from date of opening)	\$15.00
Overdraft Transfer Fee – per transfer (automatic transfer of funds from a checking, savings, or money market to cover an overdraft)	\$7.00
Remote Deposit Service with Scanner Monthly Fee (waived if average balance exceeds \$25,000)	\$40.00

We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time 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.