

FEE SCHEDULE COMMON FEATURES



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

Debit Card Limitations:

Consumer Debit Card: You may make no more than 25 withdrawals (Point of Sale) per day. You may withdraw no more than \$310.00 per day at ATMs (maximum of 10 transactions and resets every 24 hours). You may not exceed \$3,000.00 in pinned transactions, signature debit purchases, phone or internet purchases until processing.

Processing may take up to 72 hours.

Business Debit Card: You may make no more than 25 withdrawals (Point of Sale) per day. You may withdraw no more than \$510.00 per day at ATMs (maximum of 10 transactions and resets every 24 hours). You may not exceed \$4,000.00 in pinned transactions, signature debit purchases, phone or internet purchases until processing.

Processing may take up to 72 hours.

Bill Pay Fees:

Consumer Bill Pay: No Charge

Business Accounts: No Charge

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

Account Activity Printout Fee	\$1.00
Account Research Fee - \$25 per hour with a \$25 minimum charge plus \$1 per each copy over 50	
Check Copy Fee - Per Check	\$1.00
Check Printing Fee - Depends on Style Ordered	
Collection Item Fee	\$15.00
Garnishment Fee	\$10.00
Interest on Overdraft (non consumer accounts only)	21.000% of unpaid balance
Levy Fee	\$10.00
Safety Deposit Box Fee - \$10 to \$75, Based On Size	
Stop Payment Fee - Per Item	\$25.00
Stop Payment Renewal Fee	\$25.00
Stop Payment Fee - For Recurring Electronic Payments	\$40.00
Debit Card Replacement Fee	\$10.00
Debit Card Revocation Fee (Per Payee Cancellation - \$25 to \$30)	
Debit Card Special Handling Fee	\$35.00
Wire Transfer Fee - Outgoing	\$25.00
Wire Transfer Fee International - Outgoing	\$75.00
Wire Transfer Fee (International or Domestic) - Incoming	\$10.00
Currency Fee - 0.1% on cash withdrawal amounts exceeding \$10,000.00.	

***CONSUMER AND BUSINESS ACCOUNT FEE SCHEDULE FOR OVERDRAFT AND RETURNED (NSF) ITEM(S)**

Definitions:

- Overdraft Fees: Items paid creating a negative balance in your account.
- Returned Item (NSF) Fees: Items not paid and returned to payee.
- Overdraft and Returned (NSF) Item Fees are based on the dollar amount of check.

Personal Accounts

For items we pay, you may be assessed an Overdraft Fee of up to \$31.00 per item. If either of the following statements is true you may be assessed a lesser fee of \$10.00 per item:

- The individual item presented for payment is less than \$50.00 or
- The resulting overdrawn balance in your account after all items are paid and before fees are assessed is less than \$50.00.



If we elect to return an item for insufficient funds (NSF), you may be assessed an NSF Fee of up to \$31.00 per item. Transactions or items include any of the following: debit card transactions, automated clearinghouse (ACH) transactions, online transfers, check transactions, our fees or charges, or other electronic transactions or withdrawals of any type. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit transaction or item may be presented for payment multiple times and we do not monitor or control the number of times an item or debit transaction is presented for payment. You agree we may charge you non-sufficient funds fees for each resubmission of a debit transaction or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds and each additional time it is presented for payment and returned for non-sufficient funds.

Business Accounts

For items we pay, you may be assessed an Overdraft Fee of up to \$31.00 per item. If either of the following statements is true you may be assessed a lesser fee of \$10.00 per item:

- The individual item presented for payment is less than \$200.00 or
- The resulting overdrawn balance in your account after all items are paid and before fees are assessed is less than \$200.00.

If we elect to return an item for insufficient funds (NSF), you may be assessed an NSF Fee of up to \$31.00 per item. Transactions or items include any of the following: debit card transactions, automated clearinghouse (ACH) transactions, online transfers, check transactions, our fees or charges, or other electronic transactions or withdrawals of any type. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit transaction or item may be presented for payment multiple times and we do not monitor or control the number of times an item or debit transaction is presented for payment. You agree we may charge you non-sufficient funds fees for each resubmission of a debit transaction or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds and each additional time it is presented for payment and returned for non-sufficient funds.

STATEMENTS

As a reminder when balancing your statement, the following fees are totaled and conveniently located on the top of your statement in the "Service Charge Area:"

- SC Excess Tran Fee
- SC Per Withdrawal Fee
- Balance Requirement Fee and Dormant Account Fee.

