

<b>Account Research</b>	\$40.00
Per hour plus copy charges (min. 1 hour)	
<b>Account Balancing &amp; Reconciliation</b>	\$40.00
Fee per hour (min. 1 hour)	
<b>ACH Manual post (correct entry)</b>	\$2.00
<b>ATM Card</b>	
Pin Replacement	\$3.00
Card Replacement (lost)	\$15.00
Foreign ATM withdrawal fee	\$2.00
<b>Cashier's Check</b>	\$5.00
<b>Check Cashing- Non-Customer</b>	
Not on-us check	\$15.00
On-us check	\$5.00
<b>Check Orders</b>	Prices Vary
<b>Closing of Checking or Savings Accounts</b> (within 181 days of opening)	\$25.00
<b>Club Savings/Christmas Club</b>	
Early Closing	\$10.00
Early Withdrawal	\$3.00
<b>Coin Counting/Exchange</b>	
Customer	10% if over \$300
Non-Customer	10% of total
<b>Counter Checks (each)</b> (Minimum 4 per order)	\$0.25
<b>Deposit Item Return Unpaid</b>	\$10.00
<b>Escheatment Fee</b>	\$25.00
<b>Fax Charges:</b>	
First Page	\$3.00
Additional Pages (each)	\$2.00
<b>Collections</b>	\$50.00

<b>Dormant Fee</b>	
Checking (after one year)	\$10.00
Savings (after two years)	\$10.00
<b>Internet Banking &amp; Bill Pay</b>	<b>Free</b>
<b>Lost Certificate of Deposit</b>	\$25.00
<b>Money Orders</b>	\$3.00
<b>Overdraft</b>	\$18.00*
<b>Continuous Overdraft on 10<sup>th</sup> day</b>	\$10.00*
<b>Returns (NSF)</b>	\$18.00*
*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.	
<b>Photocopy of Check (per page)</b>	\$2.00
<b>Reopen Account</b>	\$20.00
<b>Returned Mail (each piece)</b>	\$2.00
<b>Safe Deposit Boxes</b>	\$40.00+
Late Fee	\$10.00
<b>Special/Duplicate Statement (per page)</b>	\$2.00
<b>Stop Payment</b>	\$28.00
<b>Tax Levy/Garnishment</b>	\$80.00
<b>Transfer- Telephone transfer fee</b>	\$2.00
<b>Transfer- Sweep transfer fee</b>	\$5.00
<b>Wire Transfers (U.S. Charges)</b>	
Outgoing- Customers only	\$20.00
Incoming- Customers only	\$10.00
<b>Minimum to open a checking or savings account is \$50.00</b>	