

FEE SCHEDULE

The following fees may be assessed against your account.

Paid/ Returned NSF Item(s) Fee*\$30.00

*** Overdraft fees apply to transactions created by check, in-person withdrawal, internal transfers, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items.**

Check Printing.....	varies on style of checks ordered
Stop Payment Fee.....	\$25.00
Returned Deposited Item Fee.....	\$15.00
Replace lost ATM/VISA CHECK Card Pin.....	\$5.00
Replace lost ATM/VISA CHECK Card.....	\$10.00
Special Statement Cutoff.....	FREE
Bookkeeping Account Research (per hour).....	\$25.00
Per Copy Supplied.....	\$2.00
Garnishments.....	\$100.00
Levies.....	\$100.00
Dormant Account Fees, Checking (Monthly).....	\$10.00
Dormant Account Fees, Savings (Quarterly).....	\$10.00
Account Closed Within 90 Days of Opening.....	\$25.00

PURCHASED CHECKS

Cashier's Check Customer).....	FREE
Personal Money Order (Customer).....	FREE

COLLECTIONS

Collection Services (base).....	\$25.00
Bonds and Security Collections.....	\$.50 per coupon
Per envelope.....	\$1.00
Documentary draft collections.....	1/8 of 1% of draft amount

WIRE TRANSFERS

Outgoing Wires:	
Domestic.....	\$25.00
Foreign.....	\$50.00

COIN SERVICES

Coin Counting Services.....	1.00% on balances over \$500.00
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PURCHASE OF CURRENCY AND COIN

Coin: Customer.....	\$.10 per roll
Currency: Customer.....	\$0.25 per \$100.00

CHECK CASHING (NON CUSTOMERS)

\$100.00 to 499.99.....	\$3.00
\$500.00 to 749.99.....	\$5.00
\$750.00 to \$1,000.00.....	\$7.00
Over \$1,000.00.....	\$9.00

SAFE DEPOSIT BOXES

5 x 10.....	\$30.00
10 x 10.....	\$50.00
11 x 16.....	\$75.00
16 x 44.....	\$150.00
Key Deposit.....	\$50.00
Drill Charge.....	\$75.00 + Locksmith cost

SENIOR CITIZENS

Please advise the Bank upon reaching the age of 55 to take advantage of the various senior citizen discounts.

COMMERCIAL CHECKING ACCOUNTS

The account earns a credit rate on the average ledger balance. All commercial checking accounts are on an analysis for determining service charges per the following schedule, net of the credit earned.

Account Maintenance.....	\$10.00	Rolled Coin.....	\$0.15 per roll
Deposit/other Credit.....	\$0.25 per item	Currency.....	\$0.25 per item
Checks Paid.....	\$0.25 per item	Stop payment order.....	\$25.00
Checks Deposited.....	\$0.25 per item	Phone Inquiries.....	\$2.00 per call
Cash Deposited.....	\$0.10 per \$100.00		

Also, all accounts which carry a negative ledger available balance will be service charged at the earnings credit rate.

MONEY MARKET ACCOUNTS

A service charge will be assessed if:

Debit Activity Fee for Transactions in Excess of Limitations.....	\$20.00
Minimum Withdrawal of \$250, if not met.....	\$10.00
Minimum Balance,if not met.....	\$12.00

NOW ACCOUNTS*

A service charge will be assessed if:

Debit Activity Fee for Each Check in Excess of 20 During a Statement Period.....	\$0.25
Minimum Balance,if not met.....	\$10.00
Super Now Accounts* (no longer offered) Service Charge.....	\$12.00

PERSONAL CHECKING ACCOUNTS

A service charge will be assessed if:

Minimum Balance, if not met.....	\$10.00
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SAVINGS ACCOUNTS

A service charge will be assessed if:

Debit Activity Fee for Transactions in Excess of 6.....	\$3.00 Per Debit
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