



IMPORTANT ACCOUNT INFORMATION

LIMIT AND FEES SCHEDULE

Limits and Fees – The following fees may be assessed against your account and the following transaction limits, if any, apply to your account.

Account Activity Printout, per page.....	\$2.00
Account balancing assistance, per hour (1/2 hour minimum).....	\$25.00
Account Closed within 90 days of opening.....	\$25.00
Account research, per hour (1/2 hour minimum)	\$25.00
ATM transactions using (Visa Check-ATM/debit Card) per day limit.....	\$500.00
Cashier's check, each.....	\$5.00
Check cashing for non-customers (4%).....	\$30.00
Check printing (Fee depends on style of checks ordered).....	varies
Collections Items, per item.....	\$20.00
Counter checks, per check (limit 12 per month)	\$0.20
Daily balance reporting, (non-consumer), per month.....	\$25.00
Deposit Item Return Charge, per item.....	\$4.00
Dormant account fee, per month.....	\$5.00
Employee Phone Transfer Fee.....	\$3.00
Fax services, per page.....	\$1.00
Garnishments, per written order.....	\$50.00
Internet Banking plus Bill pay, per month.....	No Charge
Levies, per written order.....	\$50.00
Night Depository bags, per bag.....	\$25.00
Overdraft Fee*	\$32.00
Overdraft Protection, per transfer (will appear on your statement as "O/D Protctn Tsfr Fee)"	\$2.00
Per File (Batch) Origination Fee.....	\$5.00

Photocopies, per item.....	\$0.25
Point-of sale (Visa Check Card-Debit Card) per day limit.....	\$1000.00
Proof corrections, per item.....	\$1.00
Replace ATM/Debit card, per card.....	\$6.00
Returned Item Fee*.....	\$32.00
Statement reprint (copy), per statement	\$5.00
Stop payment, all items, each.....	\$32.00
Wire transfer (incoming/outgoing).....	\$18.00
Wire transfer International (outgoing).....	\$43.00

*Fee can be created by check, in-person withdrawal, or other electronic means. Returned items may be re-presented for payment. Re-presented items that are returned may be assessed a fee for each return. If a previously returned item is re-presented and paid in overdraft, an overdraft fee may be charged.