



IMPORTANT ACCOUNT INFORMATION

LIMITS 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 (visa check-ATM/debit Card) per day limit.....	\$500.00
Cashier's check, per check.....	\$5.00
Check ordering (fee depends on style of checks ordered).....	varies
Collection 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 (for Business accounts only).....	\$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 overdraft, an overdraft fee may be charged.

SAFE DEPOSIT BOX RENTALS*

*subject to availability

Additional Terms: Safe deposit box contents are NOT insured by the FDIC any Federal government agency or the bank.

Safe deposit box (3 X 5), per year.....	\$25.00
Safe deposit box (5 X 5), per year.....	\$30.00
Safe deposit box (3 X 10), per year.....	\$35.00
Safe deposit box (5 X 10), per year.....	\$45.00
Safe deposit box (10 X 10), per year.....	\$70.00
Safe deposit box lost key fee, per box.....	\$25.00
Safe deposit drilling fee, per box (locksmith charge).....	Up To \$250.00
1099 & 1098 Reprints, per statement.....	\$5.00