



IMPORTANT INFORMATION

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

ATM/DEBIT CARD

Any ATM or debit card that has not been used to make a withdrawal from an ATM machine or to make a purchase for a period of at least six months will be closed even if it has not reached its expiration date.

DESCRIPTION	FEE
Account Research Fee / per hour	\$ 20.00
ATM /Debit Card replacement (at time of replacement)	\$ 5.00
ATM foreign Terminal Use (at time of transaction)	\$ 1.00
Automatic Transfer when used to prevent overdrafts on accounts (per transfer)	\$ 2.00
Cashier's Check	\$ 5.00
Collection Items (incoming or outgoing)	\$ 10.00
Daily Overdraft Charge fee commences on the 8th day the account is in overdraft status	\$ 5.00
Deposited Check Return	\$ 6.00
Dormant Account No Customer Activity for 1 year - This monthly fee will be imposed after your first dormancy notice, unless you sign and return the dormancy notice. The fee will commence 30 days after the notice of dormancy is mailed.	\$ 10.00
Fax Services - Incoming (per page)	\$ 1.00
Fax Services - Outgoing (first page only)	\$ 2.50
Fax Services - Outgoing (each additional page)	\$ 1.00
Garnishment	\$ 20.00
H S A Checks (to be determined at account opening and to be paid for prior to check order)	varies
Mobile Deposit A fee of \$ 0.99 cents will be charged for each mobile deposit item.	\$ 0.99
Money Orders	\$ 2.00
Overdrafts (per item)	\$ 25.00
The overdraft fee above applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means.	
Photocopies (each)	\$ 0.25
Return Check or Insufficient Funds/NSF Check - (per Item)	\$ 25.00
Special Statement (each)	\$ 2.00
Stop Payment (each)	\$ 30.00
Wire Transfer - Incoming (each)	\$ 15.00
Wire Transfer - Outgoing (each)	\$ 20.00
Wire Transfer - International (each)	\$ 45.00
Wire Transfer - Repetitive Wire (each)	\$ 5.00