

FEE SCHEDULE

Account activity print-out (per page)	\$3.00
Account balancing assistance (one hour minimum)	\$20.00
Account research (one hour minimum)	\$20.00
Copy of checks or deposits (each)	\$.50 per copy
Copy of statement (per page)	\$3.00
Inquiry statement	\$3.00
Bank Bags	
Locking night deposit bag	\$15.00
Vinyl zipper bag	\$3.00
Cashier's check	
\$1,000.00 or less	\$5.00
\$1,000.01 or more	\$7.00
Check Printing	(fee depends on style and quantity of check ordered)
Temporary Checks (12)	\$2.00
Close Account Fee (open less than 60 Days)	\$20.00
Coins and Currency	
Strapped Currency - per strap	\$0.20
Rolled Coins - per roll	\$0.10
Collection items	
Outgoing (customer)	\$10.00
Incoming	\$10.00
Debit Card replacement fee	\$7.50
Domestic wire transfers	
Outgoing	\$20.00
Incoming	\$15.00
Foreign ATM Balance Inquiry	
Product Exception: Advantage + Checking	\$1.00
Foreign ATM Transaction	
Product Exception: Advantage + Checking	\$1.00
Foreign wire transfers	
Outgoing	\$25.00 plus cost
Incoming	\$15.00
Fax	
Outgoing	\$2.00 per page
Incoming	\$1.00 per page
Non-sufficient funds (returned item fee)	\$32.00
Non-sufficient funds - (overdraft fee)	\$32.00
We will not charge an overdraft fee if the closing balance of the account is overdrawn by less than \$5.00.	
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.	
Automated Overdraft (each debit or check paid)	\$32.00
after 5 per day	\$0.00
We will not charge an overdraft fee if the closing balance of the account is overdrawn by less than \$5.00.	
Overdraft Protection Transfer Fee	\$5.00
Personal Money Orders	\$3.00
Photocopies	\$.25
Processing Legal Orders (where allowed by law)	\$75.00
(IRS Levy or State Comptroller Freeze & Levy, etc.)	
Return of deposit item/charge back or re-clear	\$10.00
Return of deposit item/re-clear	\$10.00
Special handling of accounts	\$15.00 per account per month
(Including non-imaged statements)	
Stop payment order	\$32.00
Transfers:	
Transfer by telephone	\$1.00
Transfer by voice response	No Charge
Automatic transfers	No Charge
Undeliverable Statement Fee	\$5.00
C NET: Internet Banking Product	
Statement inquiry	No Charge
Balance transfer	No Charge
Unlimited Bill Pay transactions	No Charge

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. At the present time, we do not require such notice. If we do require such notice at some time in the future, we will apply that requirement to all such accounts. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.