

**Schedule of Fees**  
**Effective 11/05/2018**



Account Early Closing (within 90 days of opening)	
*No interest paid on Christmas Club accounts .....	\$24.99
ATM Card Replacement .....	\$6.99
ATM Foreign Balance Inquiries & Transfers .....	\$0.89
ATM Foreign Transaction Fee .....	\$1.99
Cashiers Checks .....	\$6.99
Counter Checks (each).....	\$0.99
Dormant Account Fee	
(per month)(inactivity of at least 2 years).....	\$4.99
Fax Transmission Sent (per page).....	\$1.49
Foreign Check Collection Fee .....	\$20.99
Foreign Currency Exchange (1% of amount) .....	\$25.99 minimum
Garnishments, Executions or Levies .....	\$125.00
Letters of Credit (1% of amount) .....	\$250.00 minimum
Money Market Account Excess Transaction Fee .....	\$9.99
Money Order.....	\$4.99
Night Deposit Locked Bag Purchase .....	\$17.49
Overdraft/NSF Paid Fee Per Item** .....	\$35.00
Overdraft/NSF Returned Fee Per Item** .....	\$35.00
Photocopies (per page) .....	\$0.59
Research / Account reconciliation per hour	
(1) hour minimum .....	\$24.99
Safe Deposit Box Drilling & Lock Replacement.....	\$159.99
Safe Deposit Box Lost Key .....	\$49.99
Safe Deposit Box Payment Late Charge .....	\$13.99
Stop Payments/Special Instructions .....	\$38.00
Sweep Overdraft Coverage Service .....	\$9.99 per sweep
Telephone Transfers between Accounts .....	\$4.99
Wire Transfer - Outgoing Domestic .....	\$24.99
Wire Transfer - Outgoing Foreign .....	\$59.99
Yearly Statement on CD - Personal Account .....	\$29.99
Yearly/Monthly Statement on	
CD - Business Account.....	\$164.99

\*\* The NSF (non-sufficient funds) fees apply to overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.