



SCHEDULE OF SERVICE CHARGES

Accounts closed within 90 days of opening	\$ 50.00
IRA Trustee Transfer Fee	\$ 25.00
Certified Checks	\$ 25.00
Bank Checks	\$ 5.00
Personal Money Orders	\$ 3.00
Visa Travel Card	\$ 5.00 per card
Visa Gift Card.....	\$ 5.00 per card
Dormant Account Fee	\$ 100.00
<i>(Applies at time of reporting requirement)</i>	
Processing Garnishments, Levies, Subpoena, or other court ordered actions	\$ 100.00
<i>(Plus Research)</i>	
Stop Payment	\$ 25.00
Overdraft	
Each Item per day	\$ 29.00
Non-sufficient funds (NSF)	
Each Item per day	\$ 29.00
Continuous Overdraft <i>(Charged on accounts overdrawn more than 5 days)</i>	\$ 5.00 per day
Sweep Protection Fee	\$ 3.00
Exceeding maximum number of transfers allowed	\$ 10.00
<i>(6 per interest cycle on Statement Svg & Money Market Accounts)</i>	
Processing return of deposited item	\$ 9.00
Research or assistance not due to bank error	\$ 25.00 per hour
<i>(Minimum charge \$10.00)</i>	
Check Copies	\$ 3.00 each
Night Depositor, Annual Fee	\$ 10.00
Extra Key, Extra Bag	\$ 6.00 each
Zipper Bags	\$ 6.00 each
Check Cashing, non customer with proper ID <i>(Payroll and Government issued checks)</i>	
<i>The greater of \$5.00 or 1.00% of the amount</i>	
Direct Collection Items	\$ 25.00 each
Coin Counting, Non customer	
<i>10.00% of the amount</i>	
Copies	
First page	\$ 1.00
Each additional page	\$ 0.10
Special cut-off account statement \$ 5.00	\$ 5.00
<i>(One free per year)</i>	
Copy of previously issued statement, tax form, etc	\$ 5.00
Notary Fee per Instrument	
Customer.....	\$ 5.00
Non-Customer.....	\$ 15.00
Fax	
First page	\$ 2.00
Each additional page	\$ 1.00
ATM Card or Debit Card Charges	
Use of Foreign ATM	\$ 2.00
Replacement of lost card	\$ 20.00
Wire Transfers: (Customer Only)	
Incoming, domestic	\$ -
Outgoing, domestic	\$ 35.00
Incoming, foreign	\$ 50.00
Outgoing, foreign	\$ 75.00
ACH Out - Outgoing Manually processed through Bookkeeping	\$ 7.50
Cash Advances	
<i>The greater of \$5.00 or 1.00% of the amount</i>	

