

Schedule of Fees

Account closing fee before 90 days.....	\$ 15.00
Account research per hour	\$ 25.00
ATM Surcharge (non-customer).....	\$3.00
Cashier's checks	
Customer	\$ 3.00
Non-customer.....	\$ 10.00
Check cashing fee (non-customer)	\$ 5.00
Cashing non-customer tax checks.....	\$40.00
Check printing .. (fee depends on style of check ordered)	
Collections items	\$ 10.00
Copies of statements and checks per item	\$ 5.00
Deposited checks (and other items) returned unpaid	
Pick-up	\$ 5.00
Charge back.....	\$ 6.00
An account is dormant if for one year you have had no communication with us about your account(s).	
Dormant account fee	\$ 5.00
This fee is charged each month.	
IRA transfer fee	\$ 45.00
Levies	\$ 75.00
Money Orders	
Customer	\$ 3.00
Non-customer.....	\$ 5.00
Returned Item Charge (each).....	\$ 33.00
Overdraft Charge (each)	\$ 33.00
Photocopies	\$.25 per item
Return check over \$2,500.00 per item.....	\$ 5.00
Special statement cutoff	\$ 5.00
Stop payments (all items)	\$ 25.00
Visa Debit Card Fee (per month).....	\$1.00
Visa Debit/ATM card replacement fee.....	\$5.00
Wire transfers	
Incoming	\$ 10.00
Outgoing.....	\$ 15.00
Non-customer outgoing.....	\$ 20.00
International wire	\$ 40.00
Withdrawal slips for all savings and checking accounts	\$.25
Zipper bags	\$ 3.00