

FEE SCHEDULE



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

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| Account Activity Printout | \$1.00 |
| Account Research - \$15.00 per hour/minimum of \$7.50 | |
| ATM - No surcharge and no line charges for our customers if they use another Privileged Status ATM | |
| Cashier's Checks - (each) | \$7.50 |
| Chargeback fees for deposited checks and other items that are returned unpaid - (each) | \$5.00 |
| Debit Card - Daily Dollar Limit - \$500.00: Weekend Dollar Limit - \$1,000.00 | |
| Debit Card - Hot Carding Fee | \$10.00 |
| Debit Card at other terminals for cash or inquiry (Non-Bank Fee) (Plus applicable surcharge). | \$1.00 |
| Debit Card PIN Change Fee - (Per request) | \$1.00 |
| Debit Card Replacement - Replacement Fee | \$7.50 |
| Debit Card Transactions at our Terminal - No Fee | |
| Dormant Account - Account is dormant if for 12 months you have made no deposits or withdrawals to the account - (Per month) | \$5.00 |
| Fax - Outgoing - \$3.00 first page: \$1.50 for each additional page. | |
| Garnishments and/or Levies Fees - (each) | \$25.00 |
| Insufficient Funds Fee (NSF) for each item returned (Insufficient Funds Fees can be assessed more than once if the same item is presented multiple times) | \$25.00 |
| Money Orders - (each) | \$5.00 |
| Overdraft and insufficient funds fee applies to overdraft created by check, in-person withdrawal or other electronic means. | |
| Overdraft Fee - for each debit or check paid | \$25.00 |
| Paper statement fee - per monthly statement cycle - (This does not include Super Now Accounts, Money Market Accounts, or Seniors age 65 and over) | \$3.00 |
| Safe Box Rental Rates | |
| Rent amount and description | |
| \$20.00 - 3 X 5 | |
| \$27.50 - 3 X 10 1/2 | |
| \$35.00 - 5 1/4 X 10 | |
| \$50.00 - 10 3/4 X 10 1/2 | |
| Stop Payment - (each) | \$15.00 |
| Wire Transfer - (outgoing) | \$15.00 |