

Guide to Bank Service Charges & Fees

Effective October 2015

SAFE DEPOSIT BOX SERVICES

Small (Yearly Charge)	\$ 40.00
Medium (Yearly Charge)	\$ 60.00
Large (Yearly Charge).....	\$ 85.00
X-Large (Yearly Charge).....	\$110.00
Key Deposit.....	\$ 20.00
Box Drilling.....	\$150.00
Late Rental Fee.....	\$ 10.00

TELLER SERVICES

Cashier's Checks-Customer.....	\$ 5.00
Cashier's Checks-Non Customer.....	\$ 20.00
Money Orders-Customer....	\$ 3.00
Coin Per Roll.....	\$ 0.05
Counter Checks.....	\$ 2.00
Idemnity Bonds-Customer.....	\$ 15.00
Indemnity Bonds-Non Customer.....	\$ 25.00
Re-issue Cashier's Checks and Money Orders.....	\$ 3.00
Temporary Checks (10).....	\$ 10.00
Cash a Non-Customer Check.....	\$ 5.00

COLLECTION AND WIRE TRANSFER SERVICES

Collection-Bond and Coupon (Per Bond or Coupon).....	\$ 20.00
Collection-Check/Draft.....	\$ 20.00
Collection Items-Incoming and Outgoing.....	\$ 20.00
Wire Tranfers (Domestic) Incoming-Customer.....	\$ 15.00
Wire Transfers (Domestic) Outgoing-Customer.....	\$ 25.00
Wire Transfers (International) - Charges vary by transaction	

DEMAND DEPOSIT SERVICES

Account Activity Printout.....	\$ 3.00
ATM Card (Per Year-First card and each additional card).....	\$ 10.00
ATM/Debit Card Reissue Fee.....	\$ 10.00
ATM Transaction Fee (foreign banks).....	\$ 10.00
Debit Card (Per Year-First card and each additional card).....	\$ 10.00
Special Handling Fee.....	\$100.00
Check Printing - Prices vary depending on style of checks	
Check Images Returned in Statement (Per month).....	\$ 2.50
Check Images Safekeeping.....	Free
Close New Accounts (Checking or Savings within 180 days).....	\$ 35.00
Close New Accounts (IRA within 180 days)	\$ 75.00
Deposit Correction.....	\$ 3.00
Notice of Garnishment and/or Notice of Levy.....	\$150.00
Overdraft and Non-sufficient Funds (\$210.00 maximum per day)	
Each Item Paid.....	\$ 30.00
Each Item Returned.....	\$ 30.00
Overdrawn Account Fee (Charged daily after 3 days).....	\$ 3.50
Return Items (Checking and Savings).....	\$ 10.00
Return Statments (Second or subsequent months).....	\$ 5.00
Safety Sweep.....	\$ 3.00
Special Statement.....	\$ 20.00
Stop Payment or Renewal Stop Payment Fee.....	\$ 35.00

SPECIAL SERVICES

Account Reconciliation-Per Hour (Minimum Charge-\$25.00)	\$ 25.00
Amortization Schedule	\$ 15.00
Online Banking	Free
Online Banking-E-Account/Bill Pay (Per month)	Free
Online Banking-Bill Pay, up to 20 items (Per month)	\$ 3.95
Online Banking-Bill Pay, each item over 20 (Per month)	\$ 0.50
Close an IRA	\$ 75.00
Dormant Accounts:	
Checking Acct. (Monthly-After 12 months, balance below \$100)	\$ 10.00
Money Market Acct. (Monthly-After 12 months, balance below \$100)	\$ 10.00
Savings Acct. (Quarterly-After 12 months, balance less than \$100)	\$ 10.00
Lock Bags	\$ 25.00
Zipper Bags	\$ 5.00
Notary Service-Customers only (Per document)	Free
Photo Copy (Any document)	\$ 1.00
Photo Copy of Statements	\$ 5.00
Research (Per hour)	\$ 25.00
Research (Per item)	\$ 1.00
Home Deposit (Free for one year)	Free
Home Deposit per month up to 20 checks	\$ 5.00
Home Deposit each check over 20	\$ 3.00
Home Deposit-Small Business (Free for 6 months)	Free
Home Deposit-Small Business per month up to 20 checks	\$ 25.00
Home Deposit-Small Business each check over 20 checks	\$ 3.00
Remote Deposit Small Scanner (200 Items)	\$ 75.00
Remote Deposit Large Scanner (200 Items)	\$100.00

A statement of your checking account activity will be mailed (or electronically delivered) monthly to you. The statement will provide you a complete record of deposits, checks written and any other account charges. There is a \$2.50 per month charge to receive images of your checks in your statement.

Due to MICR encoding requirements of our check processing machines, it is necessary that all checking account customers purchase personalized, printed checks from an approved check printing company of the Bank's choice. The cost of the checks is paid by the customer and is set by the printing company. If a customer does not wish to purchase printed checks from an approved printer and these checks subsequently reject, there will be a \$0.15 fee for each reject.

CERTIFICATE OF TIME DEPOSIT INVESTMENT

Please ask a Customer Service Representative for a current rate sheet and/or rates for deposits of \$95,000.00 or more. Penalties will be assessed for early withdrawals.

INDIVIDUAL RETIRMENT ACCOUNT (IRA)

Fixed rate 12 or 18 months-interest is compounded daily and paid quarterly. Variable rate 12 or 18 months-interest is compounded daily and paid quarterly. Penalties will be assessed for early withdrawals.

PLEASE ASK ANY OF OUR BANK PERSONNEL FOR INFORMATION ON ADDITIONAL BANK SERVICES:

Anytime Access Banking	Commercial, Real Estate & Consumer Loans
Cash Management	Visa Debit/ATM Card
Direct Deposits	Visa/Mastercard Merchant Accounts
Fast Draw Protection	Lines of Credit
Saftey Sweep	Remote Deposit
Online Banking/Bill Pay	homedeposit *tm