

## 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.

An overdraft fee of \$36.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

ATM activity at another bank's ATM	\$2.00
ATM/Debit Replacement Card	\$10.00
Chargeback Item	\$10.00
Check Cashing (non-customer) greater of 3% or	\$10.00
Dormant Account Fee	\$5.00
Duplicate Statement (per statement cycle)	\$5.00
Early Closing of Account	\$25.00
Insufficient Funds Charge (each)	\$36.00
Legal Process	\$100.00
Money Order	\$5.00
Multiple Signatures Required (per statement cycle)	\$5.00
Official Check	\$8.00
Overdraft Charge (each)	\$36.00
Research Fees (per hour; \$20.00 minimum)	\$20.00
Returned Mail (per statement cycle)	\$5.00
Statement Reconciliation (per hour; \$20.00 minimum)	\$20.00
Statement Reprint	\$2.00
Statements on CD (multiple cycles)	\$15.00
Stop Payment	\$36.00
Uncollected Funds Charge (each)	\$36.00
VISA Gift Cards	\$5.00
Wire Transfers (domestic incoming and outgoing)	\$25.00
Wire Transfers (international incoming and outgoing)	\$55.00

*Certain fees are subject to change.*

*Interest will be charged at the rate of 8% APR on overdraft balances.*