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| *Account Closing (Within 90 days of opening) | \$25.00 |
| *Inactive Acct (after 6 months) if balance is \$100 or less | N/A |
| Account Research/Balancing - per 30 min. | \$12.50 |
| Account Research/Item Copy | \$5.00 |
| Account Transfers - Manual Loan Payment | \$10.00 |
| Account Transfers - Manual | No Charge |
| ACH Reclamations (per item) | No Charge |
| Additional/Duplicate Statement | \$5.00 |
| *ATM Non Proprietary Usage (Exempt if in Network) | \$3.50 |
| Canadian Deposited Items | \$6.00 |
| Cashiers Check Purchase | \$10.00 |
| Chargeback Fee - Canadian | \$15.00 |
| Chargeback Fee | \$15.00 |
| Collection Items - Incoming/Outgoing | \$27.50 |
| Copy Machine Use - per page | \$2.00 |
| Counter Checks - each | \$1.00 |
| Coupon Collection Per Envelope | \$20.00 |
| Debit Card Replacement | \$12.00 |
| Debit Card Rush Order | \$75.00 |
| *Dormant Account | No Charge |
| Escheatment/Abandoned Account | No Charge |
| Excessive Withdrawal Fee Per Item | \$15.00 |
| External Transfer Cancellation | \$5.00 |
| External Transfer Change | \$5.00 |
| External Transfer Set Up | \$5.00 |
| Fax - Incoming/Outgoing - per page | \$2.00 |
| Foreign Check Collection Fee | \$50.00 |
| Foreign Currency - per order | \$22.00 |
| Foreign Currency Exchange-Customers Only (Plus Postage) | \$22.00 |
| Foreign Draft | \$50.00 |
| Garnishment/Levy Fee | \$150.00 |
| International Service Assessment Fee with currency conversion (All Cards) | 3.00% |
| International Service Assessment Fee without currency conversion (All Cards) | 3.00% |
| IRA Annual Fee (Plans <\$500) | \$25.00 |
| IRA Transfer/Closure | \$50.00 |
| Medallion/Signature Guarantee | \$25.00 |
| *Overdraft Fees | \$35.00 |
| • Overdraft Fee - Nonsufficient Funds | |
| • Returned Item Fee - Nonsufficient Funds per item per presentment | |

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in"

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn five (\$5.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.

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| Overdraft Transfer (via another deposit account) | \$10.00 |
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The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.

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| Returned Statement (per statement cycle) | \$10.00 |
| Safe Deposit Box - Drilling/Pulling (minimum) | \$150.00 |
| Safe Deposit Inventory (hour) | \$50.00 |
| Safe Deposit Box - Late Payment Fee | \$10.00 |
| Safe Deposit Box - Replacement Key | \$25.00 |
| Snapshot Statement | \$5.00 |
| Stop Payment | \$35.00 |
| Subpoena Responses (per hour) | No Charge |
| Walk In/Call in Wires | |
| Wire In-Domestic | \$12.00 |
| Wire In-International USD | \$15.00 |
| Wire In-International FX | \$15.00 |
| Wire Out Domestic-Repetitive | \$25.00 |
| Wire Out Domestic-Non Rep | \$30.00 |
| Wire Out Intl-Repetitive USD | \$40.00 |
| Wire Out Intl-NonRep USD | \$50.00 |
| Wire Out Intl-Repetitive FX | \$35.00 |
| Wire Out Intl-NonRep FX | \$45.00 |

*Fee does not apply to Check Free Banking Account Member FDIC