

ACCOUNT SERVICES AND FEES

Account Rating/Verification of Deposit	\$5.00	each
Cashier's Check (Depositor's Only)	\$10.00	each
Check Printing	Varies	
Collection Items:		
*Min. chg. subject to correspondent bank fees		
• Check & Draft (incoming & outgoing)	\$20.00*	per item
• Foreign Items in U.S. funds	\$25.00*	per item
• Foreign Items in Foreign denominations	\$30.00*	per item
Copy/Fax Services:		
• Current account activity printout	\$3.00	each
• Paid check copy	\$3.00	each
• Statement copy- past cycles	\$5.00	each
• Photocopying	\$1.00	per page
• Sending Fax	\$1.50	per page
Counter Checks/Temporary Checks	\$2.50	set of 6
Deposit Adjustment (Correction)	\$10.00	each
Direct Deposit	No charge	
Endorsement Guarantee (Depositors Only)	No charge	
Excessive Transaction fee- MMA/SAV	\$18.00	per trans
Hold Mail	\$3.00	per month
Insufficient Funds/Uncollected Funds Overdraft	\$25.00	per item
Legal Processes	\$75.00	each
• Related Record Search	\$25.00	per hour
(minimum one hour plus postage and \$1.00 per photocopy or as otherwise provided by law)		
Medallion Stamp (Depositors Only)	No charge	
Money Orders	\$5.00	each
New Account closed within 90 days	\$20.00	
Notary Services	No charge	
Notice of Escheat	\$2.00	
Online Banking		
• E-Com Consumer on-line banking	No charge	
Paytraxx Bill Payment	No charge	
• E-Corp Business on-line banking		
View Only option	No charge	
Interactive (first month free)	\$10.00	per month
Security ID Token (new/replacement)	\$20.00	per token
Replacement ATM or Visa Check Card	\$5.00	
Returned Item automatically recleared	\$10.00	per item
Returned ACH Item	\$10.00	per item
Returned Deposit Item	\$10.00	per item
Returned Foreign item	\$25.00	per item

Safe Deposit Boxes:		
• Annual Rentals	\$22.00-\$200.00	per box size
• Key Deposit	\$10.00	
• Force Entry	\$30.00	plus actual cost of drilling
Signature Guarantee (Depositors Only)	No charge	
Special Customer Accounting	\$25.00	per hour-(min. 1 hour)
Statement Options:		
• Check Safekeeping/Truncation of Items	No charge	
• Combined Statement	No charge	
• Image Statement	\$1.00	per month
Stop Payment	\$20.00	per item
Transfers Between Accounts:		
• 24 Hour PAL Transfer	No charge	
• E-Corp Transfer	No charge	
• Automatic Overdraft Transfer	No charge	
• Telephone Transfer	\$3.00	
Traveler's Cheques:		
• Regular cheques	1%	of purchase amount
• Cheques for Two	1.5%	of purchase amount
• Gift Card	\$3.95	each/ any denomination
Undeliverable/Returned Mail	\$3.00	per month
Wire Transfers:		
• Domestic Incoming	\$10.00	each
• Domestic Outgoing	\$20.00	each
• Foreign Wires (Incoming/Outgoing)	\$50.00	each
Zero Balance Account Maintenance	\$10.00	per account -per month
ADDITIONAL BUSINESS ACCOUNT SERVICES AND FEES		
Account Analysis Charges:		
• Account Maintenance (per account)	\$15.00	per month
• ACH Items Received	\$0.10	each
• Checks/Debits	\$0.15	each
• Coin order per roll	\$0.10	each
• Deposited Cash (per \$1,000)	\$0.70	each
• Earnings Credit Rate	Varies quarterly	
• FDIC Insurance Assessment (per \$1,000)	Varies quarterly	
• Merchant Services (per account)	\$15.00	per month
• Transit Items (checks deposited)	\$0.15	each
Check Return Options (per statement cycle):		
• CD ROM	\$20.00	per CD
Night Depository	\$25.00	annual fee
Night Depository- Bags & Supplies	varies	
Night Depository- Key Deposit	\$2.00	