

## COMMON FEATURES: LIMITS AND FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

### SERVICE FEES FOR DEPOSIT ACCOUNTS

<b>Transfer Fee</b>	<b>\$2</b>
Applies to automatic transfers between accounts	
<b>Phone Transfer Fee</b>	<b>\$2</b>
Applies to phone transfers between accounts	
<b>Transfer Convenience Fee</b>	<b>\$2</b>
Applies to external transfers done online	
<b>Returned Deposited Item Fee</b>	<b>\$3</b>
Fee assessed when a deposited item is returned and resubmitted for payment	
<b>Chargeback Item Fee</b>	<b>\$3</b>
Fee assessed when a deposited item is returned and charged back to the account	
<b>Stop Item Charge</b>	<b>\$32.00</b>
Per item fee applies to stop payments and stops on post-dated items	
<b>Account Closing Within 90 Days</b>	<b>\$10</b>
<b>Dormant Account Fee <sup>1,2</sup></b>	<b>\$5/month</b>

<sup>1</sup> *Checking accounts* are considered dormant when there has been no in-person or other non-electronic activity for twelve consecutive months, AND the account balance is less than \$500. You may avoid this fee by making at least one in-person or other non-electronic deposit (i.e. via postal mail) per year.

<sup>2</sup> *Savings accounts* are considered dormant when there has been no in-person or other non-electronic activity for 24 consecutive months, AND the account balance is less than \$100. You may avoid this fee by making at least one in-person or other non-electronic deposit (i.e. via postal mail) every two years.

### OVERDRAFT FEES

<b>Continuous Overdraft</b>	<b>\$35</b>
Fee assessed every seven calendar days that an account is continuously overdrawn	
<b>NSF Item Paid – Each<sup>1</sup></b>	<b>\$30</b>
Maximum of three fees per day	
<b>NSF Item Returned – Each<sup>1</sup></b>	<b>\$30</b>
Maximum of three fees per day	

<sup>1</sup> NSF Items are items causing an account to be overdrawn and may be created by check, in-person withdrawal, ATM withdrawal or other electronic means on Checking or Savings accounts. NSF Item Paid Fee will not apply to an item that overdraws an account by \$10.00 or less.

### ATM/DEBIT CARDS

<b>ATM/Debit Card Replacement Fee</b>	<b>\$5</b>
<b>PIN Replacement</b>	<b>\$5</b>
<b>ATM Withdrawal Fee</b>	<b>\$2</b>
Applies to cash withdrawals at foreign ATMs	
<b>International Service Assessment Fee (ISA Fee)</b>	
Applies to card transactions originated outside of the United States. The actual ISA Fee will be passed through	

### FOREIGN ITEMS

<b>Foreign Currency Exchange</b>	<b>\$20</b>
<b>Foreign Check Exchange</b>	<b>\$20</b>

### MISCELLANEOUS ITEMS

<b>Counter Checks</b>	<b>\$2/check</b>
<b>Official Check</b>	<b>\$7</b>
<b>Money Order</b>	<b>\$4</b>
<b>Gift Card</b>	<b>\$4</b>
<b>Fax Use – First three pages</b>	<b>\$5</b>
<b>Fax Use – Each additional page after three</b>	<b>\$1</b>
<b>Duplicate Imaged Statement</b>	<b>\$5</b>
<b>Photocopies</b>	<b>25¢/page</b>
<b>Coin Rolls</b>	<b>10¢/roll</b>
<b>Currency Straps</b>	<b>30¢/strap</b>
<b>Photocopies</b>	<b>25¢/image</b>
<b>Transcript Fee</b>	<b>\$5/statement</b>
<b>Account Research</b>	<b>\$25 hourly/\$10 minimum</b>

### GARNISHMENT/COLLECTION FEES

<b>Garnishments, Executions or Levies</b>	<b>\$35</b>
<b>Collection Items</b>	<b>\$15</b>

### WIRE TRANSFERS

<b>Incoming Wire Transfer</b>	<b>\$10</b>
<b>Outgoing Wire Transfer</b>	<b>\$20</b>
<b>Foreign Wire Transfer</b>	<b>\$50</b>

### SAFE DEPOSIT BOXES Size and Annual Rent

2 x 5	\$12	5 x 10	\$35
2 x 10	\$20	5 x 11	\$35
3 x 5	\$15	7 x 10	\$45
3 x 10	\$26	9 x 10	\$50
4 x 4	\$16	10 x 10	\$55
4 x 5	\$17	10 x 15	\$65
4 x 10	\$28	12 x 15	\$65
4 x 11	\$28	16 x 24	\$85
5 x 5	\$20		