

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. Account specific fees are included on other disclosures provided at account opening and may not be repeated here.

SERVICE FEES FOR DEPOSIT ACCOUNTS

Transfer Convenience Fee	\$2
Applies to external transfers done online	
Returned Deposited Item Fee	\$3
Fee assessed when a deposited item is returned and resubmitted for payment	
Chargeback Item Fee	\$3
Fee assessed when a deposited item is returned and charged back to the account	
Stop Item Charge	\$32
Per item fee applies to stop payments and stops on post-dated items	
Account Closing Within 90 Days	\$10
Dormant Account Fee ^{1, 2}	\$5/month

¹ *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.

² *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

Continuous Overdraft	\$35
Fee assessed every 30 calendar days that an account is continuously overdrawn	
NSF Item Paid – Each ^{1, 2}	\$30
Maximum of three fees per day	
NSF Item Returned – Each ^{1, 2}	\$30
Maximum of three fees per day	

¹ 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 \$25.00 or less.

² We may charge you non-sufficient funds (NSF) fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple NSF fees if a debit or item is returned more than one time.

ATM/DEBIT CARDS

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

FOREIGN ITEMS

Foreign Currency Exchange	\$25
Foreign Check Exchange	\$25

MISCELLANEOUS ITEMS

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

GARNISHMENT/COLLECTION FEES

Garnishments, Executions or Levies	\$35
Collection Items	\$15

WIRE TRANSFERS

Incoming Wire Transfer	\$10
Outgoing Wire Transfer	\$20
Foreign Wire Transfer	\$50

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		