

Schedule of Fees and Service Charges

Overdraft Transfer Fee	\$5.00
Non-Sufficient Funds (NSF) Fee	30.00
Return Fee	30.00
Overdraft Privilege (Overdraft Priv) Fee	30.00
Deposited Checks Returned Unpaid Charge	6.75
Stop Payment Charge	30.00
Premium Money Market Excess Withdrawal Fee	15.00
(excess of 3 per month)	

Debit Card:

Monthly Debit Card Fee	No Charge
ATM Excess Withdrawal Fee (excess of 5 per month) ...	1.00
ATM Balance Inquiries, Transfers & Denials	0.75
Card Replacement Fee	10.00

Bill Pay Fee	Free
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Money Orders	1.00
Traveler's Cheques (Individual)	1% of Sales
Traveler's Cheques (for two)	1% of Sales
American Express Gift Cheques	2.50/cheque
Credit Union Check to Third Party	2.00
Domestic Wire Transfer	15.00
International Wire Transfer	30.00
Copy of Statement	2.00
Printout of Account Activity per page	1.00
Missing Address Fee	2.00/mailing
Non-active Account (2 years+)	3.00/quarter
Account Research/Reconciliation/Copies..	25.00/hour
Levy Attachments	25.00
Abandoned Property Fee	50.00
Safe Deposit Boxes	
3" x 5"	25.00
3" x 10"	50.00
5" x 10"	75.00
10" x 10"	100.00



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