



Additional Service and Fee Disclosure

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

Stop Payment Request	\$25.00	Early Account Closure	\$25.00
Incoming Wire: Domestic/International	\$20.00/\$50.00	<i>(Closed within first 90 days)</i>	
Outgoing Wire: Domestic/International	\$20.00/\$50.00	Attachments, garnishments, levy	\$25.00 (one-time fee)
Returned Item(s) Fee	\$30.00 (per item*)	Account Balancing and Reconciliation	\$15.00 (per hour)
Overdraft Item(s) Fee	\$30.00 (per item*)	<i>(one hour minimum)</i>	
<i>(Created by check, in-person withdrawal, or other electronic means)</i>		Account Research	\$30.00 (per-hour)
<i>*Item may be presented multiple times, you may be charged a fee each time that item is presented.</i>		<i>(one hour minimum)</i>	
Daily Negative Balance Fee <i>(after 3 business days)</i>	\$ 3.00	Money Orders/Cashier Checks	\$ 3.00 (each)
Dormant Checking Account Fee	\$ 6.00 (per month)	Night Deposit Bag (vinyl)	\$ 3.00
<i>An account has been dormant for one year: There have been no deposits or withdrawals on the account</i>		Night Deposit Bag (cloth, lock bag)	\$45.00
Dormant Savings Account Fee	\$ 6.00 (per quarter)	Replacement ATM/Debit Card	\$10.00 (each)
<i>An account has been dormant for two years: There have been no deposits or withdrawals on the account</i>		Fax Services: First outgoing page	\$ 5.00
TransferNow		Each additional page	\$ 1.00
Standard	\$ 0.00	Incoming fax per page	\$ 0.50
Next Day*	\$ 3.00	Counter Checks: 8 or less	Free
ACH Return	\$ 25.00	9 of more	\$ 0.25 (each)
<i>*Cutoff time for next day availability 2:00 p.m.</i>		Return Deposited Item(s) Fee	\$ 3.00
Service Charge*	\$ 3.00 (per month)	Non-Customer Notary Fee	\$20.00
<i>*Better Interest /Cash Back Checking Paper Statements Only</i>		My Card Creation (Custom debit card fee)	\$10.00
		Foreign Currency Fee	\$30.00