

## ACCOUNTS & SERVICES FEE SCHEDULE

■ Account Closed by Mail	\$35.00
■ Account Closed within first 3 Months	\$35.00
■ ATM fee (Non-Bank ATM)	\$2.00
■ Auto Pay Temporary Suspension	\$35.00
■ Canadian Checks Deposited	\$35.00
■ Check Cashing Not ON-US (Non-Customer)	\$35.00/check
■ Check Cashing ON-US (Non-Customer)	\$5.00/check
■ Check Images Returned with Statement	\$3.00 / month
■ Collections	\$35.00
■ Counter Checks	\$1.00 each
■ Customer Service Phone Loan Payment	\$9.00
■ Customer Service Phone Transfer	\$2.00 each
■ Deposited/Cashed Check Returned	\$10.00
■ Deposited ACH Item Returned	\$10.00
■ Duplicate Lien Release	\$35.00
■ Escheatment	\$50.00
■ Holiday Club Withdrawal or Closeout	\$5.00
■ Home Equity Line of Credit Fixed-Rate Conversion	\$50.00 each occurrence
■ Inactive/Dormant Account (Checking)	\$5.00 / month
■ Legal Papers Served on Account	\$100.00
■ Letter of Protest	\$35.00
■ Money Order	\$3.00
■ Notary Fee	\$2.00 per document
■ Official Check (Treasurer's Check)	\$8.00
■ NSF Paid Item Charge	\$35.00
■ NSF Return Item Charge	\$35.00
■ Replacement of Lost ATM or Debit Card	\$10.00
■ Research	\$50.00 per hour
■ Statement Copy	\$5.00 per statement
■ Stop Payment	\$35.00
■ Stop Payment fee when using Business Banker	\$30.00
■ Sustained Overdraft Fee	\$35.00
■ Savings and Line of Credit Overdraft Protection	\$5.00 per transfer
■ Unavailable Paid Item Charge	\$35.00
■ Unavailable Return Item Charge	\$35.00
■ Undeliverable Mail Fee	\$5.00 per statement
■ Written Deposit or Loan Verification	\$5.00
■ Monitoring Analysis Fee	\$50.00 / month
■ Additional Monitoring Analysis Fee	\$250.00 / month
<b>Cash Management Services</b>	
■ Sweep Account	\$75.00 / month, assessed to originating account
■ Sweep Account – LOC Sweep	\$150.00 / month, assessed to originating account

■ Zero Balance Master Account	\$30.00 / month
■ Zero Balance Sub Account	\$15.00 / month
■ Zero Balance Debit / Credit	\$0.20 per transfer
<b>CD Early Withdrawal Penalties</b>	
■ Less than 90 Days	Greater of all interest or \$35.00
■ Greater than 90 Days to 1 Year	Greater of 90 days of interest or \$35.00
■ Greater than 1 Year	Greater of 180 days of interest or \$35.00
<b>Wire Transfers</b>	
■ Incoming (Domestic or Foreign)	\$15.00
■ Outgoing (Domestic)	\$25.00
■ Outgoing (Foreign)	\$50.00
<b>Safe Deposit Boxes</b>	
■ 3 x 4 Safe Deposit Box Annual Rental Fee	\$28.00
■ 2 x 5 Safe Deposit Box Annual Rental Fee	\$25.00
■ 3 x 5 Safe Deposit Box Annual Rental Fee	\$35.00
■ 4 x 5 Safe Deposit Box Annual Rental Fee	\$40.00
■ 5 x 5 Safe Deposit Box Annual Rental Fee	\$55.00
■ 2 x 10 Safe Deposit Box Annual Rental Fee	\$40.00
■ 3 x 10 Safe Deposit Box Annual Rental Fee	\$60.00
■ 4 x 10 Safe Deposit Box Annual Rental Fee	\$65.00
■ 5 x 10 Safe Deposit Box Annual Rental Fee	\$70.00
■ 6 x 10 Safe Deposit Box Annual Rental Fee	\$80.00
■ 9 x 10 Safe Deposit Box Annual Rental Fee	\$100.00
■ 10 x 10 Safe Deposit Box Annual Rental Fee	\$120.00
■ 11 x 13 Safe Deposit Box Annual Rental Fee	\$140.00
■ 12 x 16 Safe Deposit Box Annual Rental Fee	\$155.00
■ 21 x 16 Safe Deposit Box Annual Rental Fee	\$185.00
■ 11 x 26 Safe Deposit Box Annual Rental Fee	\$170.00
<b>Personalized Check Orders and Deposit Tickets</b>	
Price depends on style and quantity ordered	

## CHECKING ACCOUNTS

**BankOn Checking** - \$5.00 monthly service charge.

**Free Checking** – Unlimited transactions with no monthly or per-check fee and no minimum balance requirements.

**49 Forever Checking** – This account is no longer available and has been discontinued. Current accountholders will convert to a Free Checking account.

**Global Checking** – A \$10.00 maintenance fee will be assessed if the following criteria are not met each month:

- 8 non-PIN based debit card transactions, monthly e-Statements, and 1 regularly scheduled direct deposit

**Global Checking 1.0** – E-statements are required to avoid a \$1.00 monthly service charge.

**Global Checking 2.0** – A \$10.00 maintenance fee will be assessed each month if the following criteria are not met:

- 5 non-PIN based debit card transactions and monthly e-Statements

**Variable Interest Rate NOW Checking** – A minimum balance of \$1,000 is required to avoid a maintenance fee of \$10.00.

**Variable Interest Rate Health Savings Account** – A \$100.00 minimum balance is required to avoid a \$3.00 monthly fee.

**Variable Interest Rate Personal Insured Money Market (IMMA)** – A maintenance fee of \$10.00 will be charged each month if the daily

ledger balance is less than \$1,000.00. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3.00 per check.

**Variable Interest Rate Prestige Insured Money Market (IMMA)** – A minimum daily ledger balance of \$25,000 is required to avoid a monthly service charge of \$15.00. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3.00 per check.

**Analyzed Business Checking**– Monthly service charge of \$20.00. Per-check fee of \$0.20 each. \$0.50 fee for each deposit ticket, \$0.15 for all electronic transactions and a currency deposited fee of \$0.25 per \$100.00 will apply. Statement mailing fee of \$5.00.

**Business Checking** – Accounts with a balance less than \$1,000 are subject to a monthly fee of \$10.00 for accounts enrolled in e-statements and \$15.00 for accounts not enrolled in e-statements. All accounts are awarded 100 free transactions. A \$0.35 per transaction fee will be assessed for items in excess of 100. Transactions include checks paid, checks deposited, deposit tickets, ACH credits and all electronic transactions. A cash processing fee of \$0.25 per \$100.00 in cash after \$5,000 applies.

**Premier Business Checking** – Accounts with a balance less than \$10,000 are subject to a monthly fee of \$15.00 for accounts enrolled in e-statements and \$20.00 for accounts not enrolled in e-statements. All accounts are awarded 500 free transactions and a \$0.35 per transaction fee will be assessed for items in excess of 500. Transactions include checks paid, checks deposited, deposit tickets, ACH credits and all electronic transactions. A cash processing fee of \$0.25 per \$100.00 in cash after \$25,000 applies.

**Analyzed Business Variable Interest Rate Checking** – Each month a maintenance fee of \$15.00 will be assessed. Activity fees of \$0.20 for each check paid, \$0.15 for each check deposited, and a currency deposited fee of \$0.50 per \$1,000 will apply.

**Variable Interest Rate Business NOW Checking** – A minimum balance of \$1,000 is required to avoid a maintenance fee of \$10.00. A per-item fee of \$0.35 will apply after a 200 combined item allowance. A cash processing fee of \$0.25 per \$100.00 in cash after \$5,000 applies.

**Variable Interest Rate Business Money Market Account (IMMA)** — A daily ledger balance of \$1,000 or more is required to avoid a maintenance fee of \$10.00. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3.00 per check.

**Variable Interest Rate Business Prestige Insured Money Market (IMMA)** – A minimum daily ledger balance of \$25,000 is required to avoid a monthly service charge of \$15.00. If more than 6 checks are paid in a calendar month, an excessive check fee will be assessed of \$3.00 per check.

**Not-for-Profit & Public Funds Variable Interest Rate NOW Account** – A minimum balance of \$1,000 is required to avoid a maintenance fee of \$10.00.

**Not-for-Profit: Checking, and Variable Interest Rate Insured Money Market Accounts** – No monthly maintenance fees, no per-check charges and no minimum balance requirements.

**Public Funds: Checking, and Variable Interest Rate Insured Money Market Accounts** – No monthly maintenance fees, no per-check charges and no minimum balance requirements.

## SAVINGS ACCOUNTS

**Variable Interest Rate Personal Savings Account** — A maintenance fee of \$3.00 each month will be assessed if the daily ledger balance is less than \$250.00.

**Variable Interest Rate Youth Savings** — For children and young adults under the age of 22, the minimum opening deposit is \$1.00, there is no monthly service fee and the minimum balance required to earn interest is \$1.00.

**Variable Interest Rate Business Savings Account** — A maintenance fee of \$3.00 each month will be assessed if the daily ledger balance is less than \$250.00.

**Landlord Tenant Savings Account** — To accommodate the account requirements imposed by the state for all registered landlords, the Landlord Tenant Savings product will operate under the same terms and conditions as the Variable Interest Rate Business Savings account. The only provisions that are different for this product are no monthly service charges.

**Not-for-Profit Variable Interest Rate Savings Account** — A maintenance fee of \$3.00 each month will be assessed if the daily ledger balance is less than \$250.00.

**Public Funds Variable Interest Rate Savings Account** — A maintenance fee of \$3.00 each month will be assessed if the daily ledger balance is less than \$250.00.