

Fee Schedule - Effective September 29, 2010

Account closed (within 90 days)	\$25.00
ATM/Debit Card Annual Fee	
Personal	FREE
Business	\$10.00
ATM/Debit Foreign Transaction Fee	
(based on type of account)	\$ 1.00 each
ATM/Debit International Fee	up to 1% of transaction
ATM/Debit Card Replacement	\$ 5.00
Bond Coupon Redemption	\$10.00
Cashier's Checks (provided to customers only)	\$ 5.00
Change Order	
Per Strap	\$.50
Per Roll	\$.10
Check Copies (2 per month free)	
Each Additional Copy	\$ 3.00 each
Collection Items	\$30.00
Deposited Items Returned	\$ 5.00
Fax Charges per Page	\$ 1.00
Garnishment/Tax Levy	\$75.00
Image Check Statement	\$10.00 monthly
Money Orders (provided to customers only)	\$ 3.00
Money Market Items (excess of 6/month)	\$ 5.00/check
Non Customer Coin Redemption	10% of coin total
Overdraft Charges	
Personal:	
Per Paid Item/Daily Maximum	\$30.00/\$150.00
Per Returned Item/Daily Maximum	\$30.00/\$150.00
Business:	
Per Paid Item/Daily Maximum	\$30.00/\$150.00
Per Returned Item/Daily Maximum	\$30.00/\$15.000
Overdraft Continuing After 1 st Day	\$10.00 per day
Overdraft Protection – Business (per occurrence)	
Automatic Transfer from Savings	\$10.00
Personal Reserve Advance	\$ 5.00 plus interest
Photocopies (each copy)	\$.25
Reconcilement/Research (per hour)	\$30.00
Statement Copies	
Special Statement Copy	\$ 5.00
Computer Printout	\$ 1.00
E-Statements	FREE
Stop Payments	\$30.00
Telephone Transfers	
Manual	\$ 2.00
Telebanc	FREE
Internet	FREE
Travelex	
VISA Travel Cards (min \$250 max \$9,999)	\$ 7.95 per card
Wire Transfers (provided to customers only)	
Incoming	\$15.00
Outgoing	\$20.00
International	\$50.00