

Service Charges & Fees

Other Services & Accounts

effective 6/1/2012

SAVINGS ACCOUNTS

Our regular savings account accrues interest on a daily basis on the collected balance in the account. Interest is added to the account at the end of each calendar quarter. Statements are furnished quarterly. Fees: quarterly maintenance fee is \$9.00 if average collected balance falls below \$100 (or below \$10 for minors). Activity fee: \$1.00 for all non-ATM withdrawals exceeding 12 per quarter (regular, transfers, and electronic debits).

CERTIFICATE OF DEPOSIT

Our CDs offer flexible maturities and competitive interest rates. Basic features include: interest accrued daily and compounded annually, and FDIC insured. Penalty may apply for early withdrawal. Please inquire about current CD products and rates available.

VISA DEBIT CARDS

A Visa debit card gives you 24-hour access to your account for purchases almost anywhere. Use it at the ATM to make deposits, get cash or check your balance. Use it anywhere VISA is accepted and it works like a check. When you make purchases, the amount is deducted directly from your checking account. **Fee's**: No initial fee to set-up. A \$2.00 monthly statement cycle fee is charged which can be offset with a credit of \$.20 per transaction up to a maximum of 10 per statement cycle. Credit does not include usage for an ATM transaction*. Replacement card charge: \$5.00. Foreign ATM transaction fee: \$1.50 per transaction*.

ATM Cards

This card provides you with a means to make electronic transactions to/from your account(s) at ATM locations only. Fees: \$5.00 annual fee. Secondary card: \$5.00 with no additional annual fee. Replacement card: \$5.00. Foreign ATM transaction fee: \$1.50 per transaction*.

OTHER CHARGES & FEES

Overdraft Fee\$25.00 per check
NSF Returned Item Fee\$25.00 per check
Stop Payment\$25.00
Weekly Overdraft Fee\$25.00
Dormant Service Fee
(after 6 months no activity & balance less than \$100)\$10.00/month
Cashier's Check
Money Order\$2.00
DeluxeCard® Visa Gift Card\$5.00
Letter of Credit
Indemnity Bond\$15.00
Personal or Business Checksprices vary
Check Cashing:
CustomerNo charge
Incoming/Outgoing
Collection\$1.00 PER \$100-\$10.00 minimum
Wire Transfers
Incoming (International & Domestic)\$10.00
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00 Outgoing International\$40.00
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00 Outgoing International\$40.00 Photo Copy\$10 per copy
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00 Outgoing International\$40.00 Photo Copy\$1.00 per page-\$5.00 minimum
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00 Outgoing International\$40.00 Photo Copy\$1.00 per page-\$5.00 minimum Fax Incoming\$1.00 per page
Incoming (International & Domestic)\$10.00 Outgoing Domestic\$15.00 Outgoing International\$40.00 Photo Copy\$1.00 per page-\$5.00 minimum Fax Outgoing\$1.00 per page Duplicate Statement\$7.00
Incoming (International & Domestic) \$10.00 Outgoing Domestic \$15.00 Outgoing International \$40.00 Photo Copy \$1.00 per page-\$5.00 minimum Fax Incoming \$1.00 per page Duplicate Statement \$7.00 Research \$35.00 per hour
Incoming (International & Domestic) \$10.00 Outgoing Domestic \$15.00 Outgoing International \$40.00 Photo Copy \$1.00 per page-\$5.00 minimum Fax Outgoing \$1.00 per page-\$5.00 per page Duplicate Statement \$7.00 Research \$35.00 per hour Safe Deposit Box Annual Fee
Incoming (International & Domestic) \$10.00 Outgoing Domestic \$15.00 Outgoing International \$40.00 Photo Copy \$1.00 per page-\$5.00 minimum Fax Outgoing \$1.00 per page-\$5.00 per page Duplicate Statement \$7.00 Research \$35.00 per hour Safe Deposit Box Annual Fee 2 x 5, 3 x 5, 3.5 x 5, 4 x 4 \$\$36.00
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Incoming (International & Domestic) \$10.00 Outgoing Domestic \$15.00 Outgoing International \$40.00 Photo Copy \$1.00 per page-\$5.00 minimum Fax Outgoing \$1.00 per page-\$5.00 per page Duplicate Statement \$7.00 Research \$35.00 per hour Safe Deposit Box Annual Fee 2 x 5, 3 x 5, 3.5 x 5, 4 x 4 \$\$36.00
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^{*}ATM transaction is defined as a withdrawal, deposit, transfer or inquiry from an ATM

