



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Research & Reconciliation (per hour; 1 hour minimum)	\$30.00
Activity Statement	\$3.00
ATM/Debit Card Replacement	\$3.00
Cashier's Checks (Customer)	\$4.00
Collections Incoming	\$10.00
Collections Outgoing	\$20.00
Copies (per page)	\$0.25
Dormant Account Fee (Savings & DDA Accounts - after 24 months, per month)	\$10.00
Fax Incoming/Outgoing (per page)	\$1.00
Garnishments/Tax Levies	\$75.00
Indemnity Bonds/Declaration of Loss Forms	\$10.00
Insufficient Funds Charge * (maximum of 5 per day) **	\$35.00
Money Orders (Customer)	\$4.00
Night Deposit Locked Bags (per bag)	\$20.00
Overdraft Fee* (maximum of 5 per day) **	\$35.00
Paper Statement Rendering Fee (per statement)	\$5.00
Return Item Fee (Incoming Return) **	\$10.00
Stop Payment	\$35.00
Wires - Domestic Outgoing	\$20.00
Wires - Foreign Outgoing	\$40.00
Wires - Incoming (Foreign and Domestic)	\$10.00

*Fee applies to overdrafts created by check, in-person withdrawals, automated teller machine (ATM) withdrawals, or other electronic means, as applicable.

** You may be charged fees for each resubmission of a debit or re-presentation of an item. This means you may incur multiple fees if a debit or item is presented or returned more than one time.