

SCHEDULE OF FEES – CONSUMER



Cashier's Check Fee	\$ 2.00	per item
Check Cashing Fee - Non Customer	n/a	do not cash for non customers
Check Printing Fee	\$ 0.25	per temporary check encoded
Check Reorder Fee	yes	varies by style
Counter Check	\$ 2.00	per page
Christmas Club Early Withdrawal Fee	\$ 10.00	per withdrawal
Collection-Foreign Check	\$ 25.00	per item
Checks on Canadian Banks - Non Collection	\$ 1.00	per item
Debit/ATM Foreign ATM Fee	\$ 1.00	bank customer
Debit/ATM Replacement Fee	\$ 10.00	for lost card
Debit/ATM Withdrawal Limits	\$ 500.00	per day (*Smart Start Checking is \$300)
Debit Card Purchasing Limits		
Consumer Debit Card	\$ 1,500.00	per day (*Smart Start Checking is \$800)
Business Debit Card	\$ 2,000.00	per day
Deposit Item Returned	\$ 10.00	per item
Dormant Fee	\$ 5.00	per statement cycle
Executions, Garnishment, Levies, Escheat	\$ 75.00	
Foreign Currency - Buy/Sell	\$ 10.00	
IRA Closure	no charge	
Mobile Deposit Limit	\$ 1,500.00	per day (initial approval required)
Money Market Checking Excessive Withdrawal	\$ 5.00	per transaction over 6/month
Night Deposit Bags (Locking)	\$ 35.00	per bag
Overdraft Fee	\$ 28.00	per item; \$168 daily max
Overdraft Fee ODP	\$ 28.00	per item
Overdraft Return Fee	\$ 28.00	per item
Overdraft Transfer Fee-Linked Account	\$ 3.00	per day
Photocopies	\$ 0.25	per page-black and white
Records Request		
Research	\$ 25.00	per hour-1 hour minimum
Statement Reproduction	\$ 5.00	per monthly statement
Fax	\$ 5.00	per fax
Document E-mail (encrypted)	\$ 1.00	per e-mail
Savings Account Withdrawal	\$ 2.00	per transaction over 18 per quarter
Safe Deposit Box Drilling	\$ 250.00	
Safe Deposit Box Late Fee	\$ 10.00	per month
Safe Deposit Box Rentals		
Size 2x4	\$ 15.00	annual fee
3x5	\$ 18.00	annual fee
5x5	\$ 20.00	annual fee
3x10	\$ 25.00	annual fee
5x10	\$ 35.00	annual fee
10x10	\$ 60.00	annual fee
Stop Payment	\$ 28.00	per item
Vacation Club Early Withdrawal	\$ 10.00	per withdrawal
Wire Fee-Incoming Domestic	\$ 9.00	customer only
Wire Fee-Outgoing Domestic	\$ 15.00	customer only
Wire Fee-Incoming International	\$ 40.00	customer only
Wire Fee-outgoing International	\$ 40.00	customer only