FEES & CHARGES SCHEDULE

 $\label{lem:limits} \mbox{Limits and Fees-The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.$

Account Balancing Assistance	\$25/hour
Account Research	\$25/hour
ATM Daily Withdrawal Limitations	\$500
Check Printing	Fee Varies By Order
Chargeback Item	\$10
Collection Item	\$10
Continued OD Charge Assessed after account is continuously overdrawn for three business days.	\$7.50/day
Replacement Debit or ATM Card	\$5
Daily Debit Card Limitations	\$1,500
Dormant Account Fee An account is considered dormant if there are no withdrawals or deposits, other than credited interest, for 12 months Fax Services (incoming and outgoing)	\$5 \$1/page
Garnishments and Levies	\$25
Photo Copies	\$0.25/page
Return Item Charge	\$25
Return Mail	\$5/month
Overdraft Charge (NSF Item Paid) The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or electric withdrawal	\$25
Stop Payment	\$25
Safe Deposit Box (per year)	Cost Varies by Box
Safe Deposit Box Drilling	Actual Cost
Safe Deposit Box - Lost Key	Replacement Cost
Wire Transfer - Domestic	\$25
Wire Transfer - Foreign	\$40

