

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

Account Research .....	\$30.00 (per hour)
Accounts Closed Within 1 Year of Opening .....	\$25.00
American Express Traveler's Checks (per \$100) Single .....	\$1.00
American Express Traveler's Checks (per \$100) Checks for Two .....	\$1.50
Cashier's Check Fee .....	\$10.00
Check Printing .....	Varies by the style of check ordered
Club Account Closed Prior to Maturity .....	\$5.00
Continuous Overdraft Charge – Business Accounts .....	\$6.00 (per day*)
Copies of Checks (first 5 free, each additional check) .....	\$2.00
Cross Border Debit Card Fee .....	1% of the amount of the transaction
Deposit Items Returned .....	\$14.00
Dormant/Inactive Account Fee .....	\$12.00
Excess Transactions Charge .....	\$10.00**
Foreign ATM Service Fee .....	\$2.00
Levy / Garnishment .....	\$150.00
Paid Overdraft or Return Check - Business .....	\$41.00 (per item)
Paid Overdraft or Return Check - Consumer .....	\$39.00** (per item)
Paper Statement Fee .....	\$2.00
Special Statement Request .....	\$2.00
Stop Payment Fee - Consumer .....	\$37.00
Stop Payment Fee - Business .....	\$39.00
Sweep Transaction Charge .....	\$6.00 (per transfer)
Wire Transfers - Incoming .....	\$15.00**
Wire Transfers - Outgoing .....	\$25.00**
Wire Transfers Foreign - Incoming .....	\$30.00**
Wire Transfers Foreign - Outgoing .....	\$50.00**

**BILL PAYMENT SERVICES** *(Enrollment in services may be required)*

Enrollment .....	Free (one time)
Bill Pay User Subscription .....	Free (per cycle)
Transactions - Consumer .....	Free (per transaction)
Transactions - Business .....	Free** (per transaction)
Rush Payment - Electronic .....	\$4.95 (per transaction)
Get your payment delivered electronically in 2 business days	
Rush Payment - Hard Copy Check .....	\$14.95 (per transaction)
Get your payment delivered via U.S. Postal Service in 2 business days	
Rush Payment - Overnight / Next Business Day Delivery .....	\$19.95 (per transaction)
Get your payment delivered via U.S. Postal Service the next business day	
Gift Check - Consumer .....	\$2.99 (per transaction)
Select a check design based on the occasion and include a special message	
Charitable Donation - Consumer .....	\$1.99 (per transaction)
Send a donation in appreciation or in memory of someone you'd like to honor	

\*Fee assessed each day the account remains overdrawn for 10 or more consecutive calendar days. \*\*Effective September 1, 2020