

YOUR DEPOSIT ACCOUNT FEE SCHEDULE

Account Closing

<i>Within 90 days from open date</i>	\$30.00
American Express Gift Check (each)	\$2.50
American Express Gift Card (each)	\$4.00

ATM/Check Card:

<i>Inquiry or transaction at foreign ATMs</i>	\$2.00
<i>Replacement of lost card</i>	\$10.00
<i>International transaction</i> <i>(as percent of the transaction amount)</i>	
<i>Currency conversion</i>	1.00%
<i>Non-currency conversion</i>	0.8%

Bond Coupon Processing (per envelope)	\$6.00
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Canadian Check Collection	1.00%
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Cashiers Check	\$6.00
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Check Image Copy	\$3.00
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Coin (per roll)	\$0.10
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Collection Fee (customer only)

<i>Outgoing & Incoming</i> <i>(\$100 U.S. Dollar Minimum International Collection)...</i>	\$20.00
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Counter Check	\$0.50
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Currency (per strap)	\$0.60
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Dormant Account (monthly)	\$15.00
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An account is dormant if no deposits or withdrawals from the account have been made for 18 consecutive months.

Excessive Transaction Fee

<i>Money Market Account</i> (per month)	\$10.00
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<i>Savings Account</i> (per withdrawal)	\$3.00
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Fax (per page)	\$5.00
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Foreign Draft Purchase	\$15.00
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Garnishment/Execution/Levies	\$100.00
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IRA Closing Fee	\$25.00
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Loan Fees

<i>Amortization Schedule</i>	\$25.00
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<i>Estoppel Mailed</i>	\$10.00
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<i>Estoppel Faxed</i>	\$20.00
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<i>Replacement Coupon/Payment Book</i>	\$5.00
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<i>Research Per hour</i>	\$30.00
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<i>Research Per photocopy</i>	\$1.00
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<i>Satisfaction of Mortgage</i> (first page)	\$10.00
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<i>Satisfaction of Mortgage</i> (second page)	\$8.50
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<i>Subordination Agreement</i>	\$100.00
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<i>Verification of Income, Mortgage, Deposit</i>	
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<i>Mailed</i>	\$10.00
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<i>Faxed</i>	\$15.00
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Money Order (\$750.00 or less)	\$5.00
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Non-Sufficient Funds/Overdraft

<i>For each check, in-person withdrawals, ATM withdrawal, Point of Sale or other electronic means</i>	\$35.00
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<i>Accounts overdrawn four consecutive days will be subject to a daily fee</i>	\$5.00
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<i>Overdraft Protection Transfer</i>	\$10.00
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Notary Service (customer)	N/C
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Notary Service (non-customers)	\$10.00
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Online Banking, bill payment, e-bills, e-statements & images	N/C
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Photocopy (per page)	\$1.00
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Privately Printed Checks Reject Charge (per check)	\$1.00
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Research

<i>Per hour (one hr. min. plus costs below)</i>	\$30.00
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<i>Per check image</i>	\$3.00
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<i>Per statement copy</i>	\$5.50
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Returned Deposited Item	\$8.00
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Re-deposit of Returned Item	\$3.00
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Safe Deposit Boxes

Please see a Customer Service Representative for availability:

<i>2x5</i>	\$35.00
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<i>3x5</i>	\$45.00
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<i>5x5</i>	\$55.00
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<i>3x10</i>	\$65.00
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<i>5x10</i>	\$90.00
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<i>10x10</i>	\$150.00
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<i>10x13</i>	\$175.00
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<i>11x18</i>	\$180.00
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<i>11x36</i>	\$300.00
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<i>16x32</i>	\$350.00
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<i>Drilling</i>	\$200.00
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<i>Late Fee</i>	\$10.00
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<i>Lost Key</i>	\$20.00
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Statement Fees

<i>Return mail</i> (per statement)	\$5.00
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<i>Balancing</i> (per hour)	\$30.00
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<i>Statement Copy</i>	\$5.50
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Stop Payment	\$32.00
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Traveler's Check	2.00%
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Wire Transfer

<i>Verification</i>	\$5.00
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Domestic

<i>Outgoing</i>	\$25.00
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<i>Incoming</i>	\$15.00
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<i>Business Online Wires</i> (domestic outgoing only)	\$22.00
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International

<i>Outgoing</i>	\$50.00
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<i>Incoming</i>	\$35.00
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