

**IMPORTANT INFORMATION ABOUT YOUR DEPOSIT ACCOUNT  
COMMON FEES FOR ACCOUNTS**

<b>Account Closing</b>		<b>Non-Sufficient Funds/Overdrafts</b>	
<i>Within 90 days from open date</i>	\$30.00	<i>For each check, in-person withdrawals, ATM</i>	
<b>American Express Gift Checks</b> (per check)	\$2.50	<i>withdrawals, Point of Sale or other electronic means</i>	\$32.00
<b>American Express Gift Card</b> (per card)	\$4.00	<i>Accounts overdrawn four consecutive days</i>	
<b>American Express Traveler Checks</b>	\$1.00%	<i>will be subject to a daily fee</i>	\$5.00
<b>ATM/Check Card:</b>		<i>Overdraft Protection Transfers</i>	\$10.00
<i>Inquiry or transactions at foreign ATMs</i>	\$1.75	<b>Notary Service</b> (customer)	Free
<i>Replacement of lost card</i>	\$10.00	<b>Notary Service</b> (non-customers)	\$10.00
<i>International transactions</i>		<b>Online Banking, bill payment, e-bills &amp; images</b>	Free
<i>(as percent of the transaction amount)</i>		<b>Photocopy (per page)</b>	\$1.00
<i>Currency conversion</i>	1.00%	<b>Privately Printed Checks Reject Charge</b>	
<i>Non-currency conversion</i>	0.8%	<i>(per check)</i>	\$1.00
<b>Bond Coupon Processing</b> (per envelope)	\$6.00	<b>Research</b>	
<b>Canadian Check Collection</b>	1.00%	<i>Per hour (one hr. min. plus costs below)</i>	\$30.00
<b>Cashiers Checks*</b>	\$6.00	<i>Per check image</i>	\$3.00
<b>Check Image Copy*</b>	\$3.00	<i>Per statement copy</i>	\$5.50
<b>Coin (per roll)</b>	\$0.10	<b>Returned Deposited Items</b>	\$6.00
<b>Collection Fees</b> (Customer only)		<b>Safe Deposit Boxes</b>	
<i>Outgoing &amp; Incoming</i>		<i>Please see a Customer Service Representative for availability:</i>	
<i>(\$100 U.S. Dollar Minimum International Collections)</i>	\$20.00	2x5	\$35.00
<b>Counter Checks</b>	\$0.50	3x5	\$45.00
<b>Currency</b> (per strap)	\$0.60	5x5	\$55.00
<b>Dormant Account</b> (monthly)	\$15.00	3x10	\$65.00
<i>An account is dormant if no deposits or withdrawals from</i>		5x10	\$90.00
<i>the account have been made for 18 consecutive months.</i>		10x10	\$150.00
<b>Excessive Transactions Fee</b>		10x13	\$175.00
<i>Money Market Account (per month)</i>	\$10.00	11x18	\$180.00
<i>Savings Account (per withdrawal)</i>	\$3.00	11x36	\$300.00
<b>Fax</b> (per page)	\$5.00	16x32	\$350.00
<b>Foreign Draft Purchase</b>	\$15.00	<i>Drilling</i>	\$200.00
<b>Garnishment/Execution/Levies</b>	\$100.00	<i>Late Fee</i>	\$10.00
<b>IRA Closing Fee</b>	\$25.00	<i>Lost Key</i>	\$20.00
<b>Loan Fees</b>		<b>Statement Fees</b>	
<i>Amortization Schedule</i>	\$25.00	<i>Return mail (per statement)</i>	\$5.00
<i>Estoppel Mailed</i>	\$10.00	<i>Balancing (per hour)</i>	\$30.00
<i>Estoppel Faxed</i>	\$20.00	<i>Statement Copy</i>	\$5.50
<i>Replacement Coupon/Payment Book</i>	\$5.00	<b>Stop Payments</b>	\$32.00
<i>Research Per hour</i>	\$30.00	<b>Travelers Checks</b>	1.00%
<i>Research Per photocopy</i>	\$1.00	<b>Wire Transfer</b>	
<i>Satisfaction of Mortgage (first page)</i>	\$10.00	<i>Verification</i>	\$5.00
<i>Satisfaction of Mortgage (second page)</i>	\$8.50	<u>Domestic</u>	
<i>Subordination Agreement</i>	\$25.00	<i>Outgoing*</i>	\$20.00
<i>Verification of Income, Mortgage, Deposit</i>		<i>Incoming</i>	\$15.00
<i>Mailed</i>	\$10.00	<u>International</u>	
<i>Faxed</i>	\$15.00	<i>Outgoing</i>	\$50.00
<b>Money Orders</b> (\$750.00 or less)	\$5.00	<i>Incoming</i>	\$15.00

Fees Effective 8/01/09