

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

Account Closing		Non-Sufficient Funds/Overdrafts	
<i>Within 90 days from open date</i>	\$30.00	<i>For each item, ATM, withdrawal, check card purchase, online bill payment, automatic withdrawal, etc.</i>	\$32.00
American Express Gift Checks (per check)	\$2.50	<i>Accounts overdrawn four consecutive days are subject to a daily fee</i>	\$5.00
American Express Gift Card (per card)	\$4.00	<i>Overdraft Protection Transfers</i>	\$10.00
American Express Traveler Checks	1.00%	Notary Service (customer)	Free
American Express Traveler Checks for Two ATM/Check Card:	1.75%	Notary Service (non-customers)	\$10.00
<i>Inquiry or transactions at foreign ATMs</i>	\$1.75	Online Banking, bill payment, e-bills & images	Free
<i>Replacement of lost card</i>	\$10.00	Photocopy (per page)	\$1.00
Bond Coupon Processing (per envelope)	\$6.00	Privately Printed Checks Reject Charge (per check)	\$1.00
Canadian Check Collection	1.00%	Research	
Cashiers Checks	\$6.00	<i>Per hour (one hr. min. plus costs below)</i>	\$30.00
Check Image Copy	\$3.00	<i>Per check image</i>	\$3.00
Coin (per roll)	\$0.10	<i>Per statement copy</i>	\$5.50
Collection Fees (Customer only)		Returned Deposited Items	\$6.00
<i>Outgoing & Incoming</i>		Safe Deposit Boxes	
<i>(\$100 U.S. Dollar Minimum International Collections)</i>	\$20.00	<i>Please see a Customer Service Representative for availability:</i>	
Counter Checks	\$0.50	2x5	\$25.00
Currency (per strap)	\$0.60	3x5	\$35.00
Dormant Account (monthly)	\$15.00	5x5	\$45.00
<i>An account is dormant if no deposits or withdrawals from the account has been made for 18 consecutive months.</i>		3x10	\$55.00
Excessive Transactions Fee		5x10	\$80.00
<i>Money Market Account (per month)</i>	\$10.00	10x10	\$150.00
<i>Savings Account (per withdrawal)</i>	\$3.00	10x13	\$175.00
Fax (per page)	\$5.00	11x18	\$180.00
Foreign Draft Purchase	\$15.00	11x36	\$300.00
Garnishment/Execution/Levies	\$100.00	16x32	\$350.00
Gift Checks (per check)	\$2.50	<i>Drilling</i>	\$200.00
Gift Card (per card)	\$4.00	<i>Late Fee</i>	\$10.00
IRA Closing Fee	\$25.00	<i>Lost Key</i>	\$20.00
Loan Fees		Statement Fees	
<i>Amortization Schedule</i>	\$25.00	<i>Return mail (per statement)</i>	\$5.00
<i>Estoppels Mailed</i>	\$10.00	<i>Balancing (per hour)</i>	\$30.00
<i>Estoppels Faxed</i>	\$20.00	<i>Statement Copy</i>	\$5.50
<i>Replacement Coupon/Payment Book</i>	\$5.00	Stop Payment	\$32.00
<i>Research Per hour</i>	\$20.00	Travelers Checks	1.00%
<i>Research Per photocopy</i>	\$1.00	Travelers Checks for Two	1.75%
<i>Satisfaction of Mortgage (first page)</i>	\$10.00	Wire Transfer	
<i>Satisfaction of Mortgage (second page)</i>	\$8.50	<i>Verification</i>	\$5.00
<i>Subordination Agreement</i>	\$25.00	<i>Domestic</i>	
<i>Verification of Income, Mortgage, Deposit Mailed</i>	\$10.00	<i>Customer Outgoing</i>	\$20.00
<i>Faxed</i>	\$15.00	<i>Customer Incoming</i>	\$15.00
Money Orders (\$750.00 or less)	\$5.00	<i>International</i>	
		<i>Customer Outgoing</i>	\$50.00
		<i>Customer Incoming</i>	\$15.00

Fees Effective 1/01/08