

IMPORTANT ACCOUNT INFORMATION



LIMITS AND FEES SCHEDULE

Limits and fees – The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replace ATM/Debit card, per card	\$	6.00
Change ATM/Debit card PIN, per card (in person)	\$	3.00
Account Closed within 90 days of opening	\$	25.00
Point-of sale (Visa Check Card-Debit Card) per day limit	\$	1,000.00
ATM transactions using (Visa Check-ATM/Debit Card) per day limit	\$	300.00
Overdraft Protection, per transfer	\$	2.00
Funds Transfer by Bank Employee	\$	3.00
Check printing (Fee depends on style of checks ordered)		varies
Cashier's check, each	\$	5.00
Counter checks, per check (limit 10 per month)	\$	0.20
Photocopies, per item	\$	0.25
Overdraft Fee *	\$	32.00
Return Item Fee *	\$	32.00
Account activity printout, per page	\$	2.00
Account research, per hour (1/2 hour minimum)	\$	25.00
Account balancing assistance, per hour (1/2 hour minimum)	\$	25.00
Statement reprint (copy), per statement	\$	5.00
Internet Banking plus Bill Pay, per month		No Charge
Stop payment, all items, each	\$	32.00
Wire transfer (incoming/outgoing)	\$	18.00
Wire transfer International (outgoing)	\$	43.00
Garnishments, per written order	\$	50.00
Levies, per written order	\$	50.00

Collections Items, per item	.....	\$	20.00
Night Depository bags, per bag	.....	\$	25.00
Fax services, per page	.....	\$	1.00
Daily balance reporting, (non-consumer), per month	.....	\$	25.00
Proof corrections, per item	.....	\$	1.00
Lost/Stolen Card reporting, per card	.....	\$	15.00
Deposit Item Return Charge, per item	.....	\$	4.00
Per File (Batch) Origination Fee	.....	\$	4.00
1099 & 1098 Reprints, per statement	.....	\$	5.00

*Fee can be created by check, in-person withdrawal, or other electronic means.

SAFE DEPOSIT BOX RENTALS

subject to availability

Additional Terms: Safe deposit box contents are NOT insured by the FDIC and Federal Government

Safe deposit box (3 x 5), per year *	.....	\$	25.00
Safe deposit box (5 x 5), per year	.....	\$	30.00
Safe deposit box (3 x 10), per year	.....	\$	35.00
Safe deposit box (5 x 10), per year	.....	\$	45.00
Safe deposit box (10 x 10), per year	.....	\$	70.00
Safe deposit box lost key fee, per box	.....		Locksmith Charge
Safe deposit box drilling fee, per box		Locksmith Charge

*25% discount Prime Time Accounts

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