

Fee Schedule-Effective 01-01-2010

Share Draft Account Fees

*NSF/Courtesy Pay	\$25.00/Item
*Stop Payment	\$20.00/Request
	\$20.00 Official Check

Other Service Fees

*Items Sent for Collection	\$10.00/Item
*Wire Transfer (Outgoing)	\$10.00/Transfer

IMPORTANT INFORMATION

*Western Union	Cost
*Cashier's Check	\$ 2.50/Check
*Corporate Check	\$3.00/Check
*Travelers Money Card	\$ 3.50
*Account Reconciliation	\$12.50/Hour
*Account Research	\$12.50/Hour
*Statement Copy	\$ 1.00/Page
*Deposited Item Return	\$20.00/Item
*Legal Process	Cost
*Photocopy/Microfilm Copy	\$ 2.00/Copy
*Verification of Deposit	\$10.00
*Dormant Fee	\$ 5.00
*Loan Late Fee	\$20.00
*HELOC Late Fee	\$15.00
*Par Value of One Share	\$ 5.00
*Visa Credit Card Late/Over Limit Fees	\$20.00

EFT Fees

*ATM Withdrawal/Transfer	\$.75/Transaction (5 free per month)
*ATM Inquiry	\$.75
*Card Replacement	\$ 3.00/Card
*PIN Reissue	\$ 1.00/PIN
*ACH Overdraft/Courtesy Pay	\$25.00/Item
*ACH Stop Payment	\$20.00/Item
*Debit Card Overdraft/Courtesy Pay	\$25.00/Item
*Mini Debit Card	\$ 5.00/Card
*Draft Receipt/Retrieval	\$8.00/Each

Safe Deposit Box Fees

*Annual Rental Size 3 X 5	\$10.00/Year
*Annual Rental Size 3 X 10	\$20.00/Year
*Annual Rental Size 5 X 10	\$25.00/Year
*Annual Rental Size 10 X 10	\$55.00/Year
*Change of Locks	\$ 3.50/Lock
*Drilling of Boxes	Cost