

SCHEDULE OF FEES AND CHARGES

\$5.00	ATM/Check Card PIN Reissue Or Reminder
\$5.00	ATM/Check Card Reissue
\$15.00	Account Balance-Per Hour
\$15.00	Account Research-Per Hour
\$6.00	Automatic Transfer Fee (Overdraft Protection)
\$4.95	Bill Pay-Consumer monthly non-use fee
\$14.95	Bill Pay-Overnight Check
\$9.95	Bill Pay-Same Day Rush Delivery
\$10.00	Collection Item
\$2.00	Copies Of Cancelled Checks-4 Free Per Year
\$2.00	Counter Checks
\$.25	FAX-Local \$2.00, Long Distance \$3.00 + Per Page \$0.25
\$25.00	Garnishments
\$5.00	Images For Personal Account Statement
\$25.00	Levies
\$25.00	Overdraft Fee Each Time Item Returned
\$25.00	Overdraft Paid Fee for Each Time Item Presented*
\$5.00	Reissue Statement
\$25.00	Reissue Statement-Business Account With Images
\$5.00	Returned Item Charge (Per Return)
\$20.00	Stop Payment
\$2.00	Telephone Transfer Through Bank Employee
\$15.00	Wire-Domestic-In/Out
\$50.00	Wire-International-In/Out

ADDITIONAL FEES AND TERMS FOR THIS ACCOUNT

*A fee may be imposed for overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.

Check printing fee depends upon style chosen.

This deposit is transferable only with the permission of the bank.
See your contract documents for the specific terms and conditions of your account.