

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Overdraft / NSF Paid and Returned per Presentment - fee may be imposed for	\$30.00
overdrafts created by checks, in-person withdrawals, or other means created by	
electronic means	
Overdraft Accrual charge starts on the 5th consecutive business day	\$6.00
Account reconciliation/Research	\$35.00
1 Hour Minimum, payment required in advance, plus Per Snapshot Statement	\$5.00
Per copy of check image/deposit ticket	\$3.00
Account Reopening	\$5.00
Automatic Balance Transfer	\$3.00
Collection Items (per item)	\$25.00
Debit Card Replacement	\$10.00
Deposited Item Returned - Personal Accounts (Per Item)	\$15.00
Deposited Item Returned - Business Accounts (Per Item)	\$4.50
IRA Early Closing/Transfer (Per Account)	\$30.00
Legal Actions (Garnishments, Levies, Citations, Other) (Per Action)	\$125.00
Plus Research, 1 hour minimum	\$35.00
License Plate Sticker Fee (Customers only) (Per Sticker)	\$5.00
Notary Service (Customers Only) Property Conveyance	\$25.00
Safe Deposit Box Drilling Actual Costs, Plus (Per Box)	\$15.00
Safe Deposit Box Key Deposit (Per Box)	\$50.00
Safe Deposit Box Late Payment (Per Year)	\$12.00
Safe Deposit Box Lost Key at Box Closing (Per Key)	\$30.00
Temporary Check (limit 3), (Per Check)	\$1.00
Wire Transfer - Incoming (Per Wire)	\$15.00
Wire Transfer - Outgoing Domestic (Per Wire)	\$25.00
Wire Transfer- Outgoing International (Per Wire)	\$65.00
Business Accounts Only - Coin Purchase (Per Roll)	\$0.10
Business Accounts Only- Coin & Currency Deposited (Per \$100)	\$0.10
Business Accounts Only - Currency Purchase (Per Strap)	\$0.20
Business Accounts Only - Night Drop Locking Canvas Bag	\$35.00
Business Accounts Only - Night Drop Key	\$35.00
Stop Payment Fee (Check or ACH)	\$32.00
Dormant Checking Fee After 12 months	\$5.00
Dormant Savings Fee After 24 Months	\$5.00
Fee per debit in excess of 6 per month- Money Market	\$15.00
Fee per debit in excess of 6 per month- Savings	\$2.00
Account Closing (Checking & Savings, in 1st 90 days)	\$25.00
Check Cashing (Non-Customers) On-Us Checks Up To \$500.00	\$6.00
Cashier's Checks (per check)	\$5.00
Coin Counting (Customers Only) Up to \$100.00 No Charge	1% of Coins counted over \$100.00
On-Us Checks over \$500.00	1.5% of The total amount of checks
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