



*Account Closing (Within 90 days of opening) *Inactive Acct (after 6 months) if balance is \$100 or less \$10.00 Account Research/Balancing - per 30 min. \$12.50 Account Research/Item Copy \$5.00 Account Transfers - Manual Loan Payment \$10.00 Account Transfers - Manual Loan Payment \$10.00 Account Transfers - Manual Account Transfers - Manual Account Transfers - Manual ACH Reclamations (per item) ACH Reclamations (per item) ACH Reclamations (per item) ACH Reclamations (per item) ATM Non Proprietary Usage (Exempt if in Network) *3.50 Canadian Deposited Items \$6.00 Candian Deposited Items \$6.00 Chargeback Fee - Canadian Chargeback Fee - Canadian Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope Debit Card Replacement \$12.00 Debit Card Replacement \$12.00 Debit Card Rush Order *Dormant Account \$5.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Cancellation \$5.00 External Transfer Cancellation \$5.00 External Transfer Set Up Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft \$5.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) RA Transfer/Closure *0verdraft Fee - Nonsufficient Funds *0verdraft Fees *0.0verdraft Fee - Nonsufficient Funds *0verdraft Fees *0.0verdraft Fees *		
Account Research/Balancing - per 30 min. Account Research/Item Copy \$5.00 Account Transfers - Manual Loan Payment \$10.00 Account Transfers - Manual Loan Payment ACH Reclamations (per item) No Charge ACH Reclamations (per item) Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) S3.50 Canadian Deposited Items \$6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Replacement \$12.00 Excessive Withdrawal Fee Per Item \$15.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Change Foreign Currency - per order Foreign Cards) International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) Exp. 00 Medallion/Signature Guarantee *0verdraft Fee - Nonsufficient Funds	*Account Closing (Within 90 days of opening)	\$25.00
Account Research/Item Copy Account Transfers - Manual Loan Payment S10.00 Account Transfers - Manual Account Transfers - Manual Account Transfers - Manual ACH Reclamations (per item) No Charge ACH Reclamations (per item) Additional/Duplicate Statement S5.00 *ATM Non Proprietary Usage (Exempt if in Network) S3.50 Canadian Deposited Items S6.00 Cashiers Check Purchase S10.00 Chargeback Fee - Canadian S15.00 Chargeback Fee - Canadian S15.00 Chargeback Fee S15.00 Collection Items - Incoming/Outgoing S27.50 Copy Machine Use - per page S2.00 Counter Checks - each S1.00 Coupon Collection Per Envelope S20.00 Debit Card Replacement S12.00 Debit Card Replacement S10.00 Escheatment/Abandoned Account S275.00 Excessive Withdrawal Fee Per Item S15.00 External Transfer Cancellation External Transfer Change S5.00 External Transfer Set Up Fax - Incoming/Outgoing - per page S2.00 Foreign Currency - per order Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft S5.00 Foreign Draft S5.00 International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure S0.00 Medallion/Signature Guarantee S25.00 *Overdraft Fees - Nonsufficient Funds	*Inactive Acct (after 6 months) if balance is \$100 or less	\$10.00
Account Transfers - Manual Loan Payment Account Transfers - Manual Account Transfers - Manual ACH Reclamations (per item) Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) Canadian Deposited Items \$6.00 Cashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee - Canadian Chargeback Fee - Canadian Chargeback Fee - Canadian Copy Machine Use - per page Counter Checks - each Coupon Collection Per Envelope Debit Card Replacement S12.00 Debit Card Replacement S10.00 Excessive Withdrawal Fee Per Item S15.00 External Transfer Cancellation External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page S2.00 Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Currency Exchange-Customers Only (Plus Postage) International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee with currency conversion (All Cards) IRA Transfer/Closure \$55.00 Medallion/Signature Guarantee \$55.00 *Overdraft Fees **Overdraft Fees **Ov	Account Research/Balancing - per 30 min.	\$12.50
Account Transfers - Manual No Charge ACH Reclamations (per item) No Charge Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) \$3.50 Canadian Deposited Items \$6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Cllection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Replacement \$12.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee with currency conversion (All Cards) IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees - Nonsufficient Funds	Account Research/Item Copy	\$5.00
ACH Reclamations (per item) Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) Canadian Deposited Items S6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$11.00 Coupon Collection Per Envelope Debit Card Replacement \$12.00 Debit Card Replacement \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation External Transfer Set Up \$5.00 External Transfer Set Up Foreign Currency - per order Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure %0verdraft Fees *0verdraft Fee	Account Transfers - Manual Loan Payment	\$10.00
Additional/Duplicate Statement \$5,00 *ATM Non Proprietary Usage (Exempt if in Network) \$3.50 Canadian Deposited Items \$6,00 Cashiers Check Purchase \$10,00 Chargeback Fee - Canadian \$15,00 Chargeback Fee - Canadian \$15,00 Chargeback Fee \$15,00 Collection Items - Incoming/Outgoing \$27,50 Copy Machine Use - per page \$2,00 Counter Checks - each \$11,00 Coupon Collection Per Envelope \$20,00 Debit Card Replacement \$12,00 Debit Card Replacement \$10,00 Escheatment/Abandoned Account \$75,00 Excessive Withdrawal Fee Per Item \$15,00 External Transfer Cancellation \$5,00 External Transfer Change \$5,00 External Transfer Set Up \$5,00 Fax - Incoming/Outgoing - per page \$2,00 Foreign Currency - per order \$22,00 Foreign Currency - per order \$22,00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22,00 Foreign Draft \$50,00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25,00 Medallion/Signature Guarantee \$25,00 *Overdraft Fees - Nonsufficient Funds	Account Transfers - Manual	No Charge
*ATM Non Proprietary Usage (Exempt if in Network) Canadian Deposited Items S6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order *Dormant Account \$57.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *0verdraft Fees *0verdr	ACH Reclamations (per item)	No Charge
Canadian Deposited Items Cashiers Check Purchase S10.00 Chargeback Fee - Canadian S15.00 Chargeback Fee S15.00 Collection Items - Incoming/Outgoing S27.50 Copy Machine Use - per page S2.00 Counter Checks - each S1.00 Coupon Collection Per Envelope S20.00 Debit Card Replacement S12.00 Debit Card Rush Order S75.00 *Dormant Account S10.00 Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item S15.00 External Transfer Cancellation S5.00 External Transfer Set Up S5.00 Fax - Incoming/Outgoing - per page S2.00 Foreign Check Collection Fee S50.00 Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft S5.00 Garnishment/Levy Fee International Service Assessment Fee with currency conversion (All Cards) IRA Transfer/Closure S50.00 Redallion/Signature Guarantee S50.00 Medallion/Signature Guarantee S00.00 *Overdraft Fees Overdraft Fee S00.00 *Overdraft Fee	Additional/Duplicate Statement	\$5.00
Cashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee S15.00 Clargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fee - Nonsufficient Funds	*ATM Non Proprietary Usage (Exempt if in Network)	\$3.50
Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$75.00 Excheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees - Nonsufficient Funds	Canadian Deposited Items	\$6.00
Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$50.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fee - Nonsufficient Funds	Cashiers Check Purchase	\$10.00
Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fee - Nonsufficient Funds	Chargeback Fee - Canadian	\$15.00
Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees Nonsufficient Funds	Chargeback Fee	\$15.00
Counter Checks - each Coupon Collection Per Envelope Secundary Debit Card Replacement Standary Pormant Account Escheatment/Abandoned Account Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item Standary External Transfer Cancellation External Transfer Change External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure *Overdraft Fees Overdraft Fees Overdraft Fees Standary \$35.00	Collection Items - Incoming/Outgoing	\$27.50
Coupon Collection Per Envelope Debit Card Replacement Debit Card Rush Order *Dormant Account Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item External Transfer Cancellation External Transfer Change External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure *Overdraft Fees Overdraft Fees Overdraft Fees Sa5.00 *Overdraft Fees Overdraft Fees Overdraft Fees Sa5.00	Copy Machine Use - per page	\$2.00
Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 Medallion/Signature Guarantee \$50.00 *Overdraft Fees \$350.00	Counter Checks - each	\$1.00
Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$355.00	Coupon Collection Per Envelope	\$20.00
*Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	Debit Card Replacement	\$12.00
Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fees • Overdraft Fees	Debit Card Rush Order	\$75.00
Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	*Dormant Account	\$10.00
External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	Escheatment/Abandoned Account	\$75.00
External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	Excessive Withdrawal Fee Per Item	\$15.00
External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	External Transfer Cancellation	\$5.00
Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	External Transfer Change	\$5.00
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Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 Overdraft Fees \$35.00	Fax - Incoming/Outgoing - per page	\$2.00
Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fees \$35.00	Foreign Check Collection Fee	\$50.00
Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Foreign Currency - per order	\$22.00
Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Foreign Currency Exchange-Customers Only (Plus Postage)	\$22.00
International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Foreign Draft	\$50.00
Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Garnishment/Levy Fee	\$150.00
(All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds		3.00%
IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds		3.00%
Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	IRA Annual Fee (Plans <\$500)	\$25.00
*Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	IRA Transfer/Closure	\$50.00
Overdraft Fee - Nonsufficient Funds	Medallion/Signature Guarantee	\$25.00
	Overdraft Fee - Nonsufficient Funds	\$35.00

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in"

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn five (\$5.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.

Overdraft Transfer (via another deposit account)	\$10.00
The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.	
Returned Statement (per statement cycle)	\$10.00
Safe Deposit Box - Drilling/Pulling (minimum)	\$150.00
Safe Deposit Inventory (hour)	\$50.00
Safe Deposit Box - Late Payment Fee	\$10.00
Safe Deposit Box - Replacement Key	\$25.00
Snapshot Statement	\$5.00
Stop Payment	\$35.00
Subpoena Responses (per hour)	No Charge
Walk In/Call in Wires	
Walk In/Call in Wires Wire In-Domestic	\$12.00
	\$12.00 \$15.00
Wire In-Domestic	,
Wire In-Domestic Wire In-International USD	\$15.00
Wire In-Domestic Wire In-International USD Wire In-International FX	\$15.00 \$15.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive	\$15.00 \$15.00 \$25.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive Wire Out Domestic-Non Rep	\$15.00 \$15.00 \$25.00 \$30.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive Wire Out Domestic-Non Rep Wire Out Intl-Repetitive USD	\$15.00 \$15.00 \$25.00 \$30.00 \$40.00