

**COMMON FEATURES FOR YOUR ACCOUNT**  
*(effective May 20, 2016)*

The following fees/charges may be assessed against your account and the following transaction limitations may, if any, apply to your account.

ACCOUNT FEATURE	UNIT	FEES/CHARGES
<b>OFFICIAL CHECKS:</b>		
Customer Only	each	\$ 6.00
<b>OVERDRAFT RELATED FEES/CHARGES:</b>		
NSF Overdraft Fees/Charges	each	\$35.00 <sup>1</sup>
Continuous NSF Overdraft Fees/Charges (after 11 business days)	per day	\$ 5.00
DDL Transfer Fees/Charges	per transfer	\$ 5.00
Easy Access Transfer Fees/Charges	per transfer	\$10.00
Returned Deposited Item Fees/Charges	each	\$10.00
Collection Items	each	\$20.00
<b>LEGAL JUDGEMENTS:</b>		
Order of Garnishment Processing Fees/Charges	each	\$100.00
Notice of Levy Processing Fees/Charges	each	\$100.00
<b>ACCOUNT ACTIVITY FEES/CHARGES:</b>		
Mobile Deposit Fees/Charges	per deposit	\$ .50
Dormant Account Fees/Charges	monthly	\$ 7.00 <sup>2</sup>
Premature Account Closing	one time	\$20.00 <sup>3</sup>
<b>MISCELLANEOUS FEES/CHARGES:</b>		
Account Research Fees/Charges	per hour	\$30.00
Statement Duplicate/Interim	each	\$ 5.00
Stop Payment Fees/Charges	each	\$33.00
Photocopies	each	\$ 2.00
Foreign Check Collection	each	\$15.00
<b>WIRE TRANSFERS</b>		
Incoming	each	\$15.00
Outgoing Domestic	each	\$30.00
Outgoing International	each	\$50.00

1. NSF/Overdraft can be caused by check, in-person withdrawal or electronically, as applicable.
2. An account is declared Dormant if it is reported with no activity for 12 consecutive months.
3. Fees/Charges applies if the checking account is closed within 90 days of account opening.