

FEE SCHEDULE



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

| | |
|---|------------------------------|
| Cashiers Checks | \$7.00 |
| Check Cashing - non customer | \$7.00 |
| Close Account (open less than 6 months) | \$25.00 |
| Count Loose Coin - non customer | 5.000% of total coin counted |
| Deposited Items Returned & Charged Back | \$7.00 |
| Direct Collection Fee (Foreign) | \$50.00 |
| Direct Collections Fee | \$35.00 |
| Dormant Account (per month after 2 years) | \$5.00 |
| Force Close Account | \$35.00 |
| Night Deposit Bag | \$0.00 |
| Notary Fee (non-customer) | \$5.00 |
| Overdrafts/Returns (Checking/Savings) Paid Item Fee | \$35.00 |
| Overdrafts/Returns (Checking/Savings) Return Item Fee | \$35.00 |
| Photocopies (per page) | \$0.25 |
| Returned Mail Fee | \$5.00 |
| Special Call Statements (with images) | \$5.00 |
| Stop Payment (per item) | \$35.00 |
| Tax Lien/Garnishment | \$100.00 |
| Wire Transfer Fee Domestic - Transfer In | \$15.00 |
| Wire Transfer Fee Domestic- Transfer Out | \$20.00 |
| Wire Transfer Fee Foreign - Transfer In or Transfer Out | \$50.00 |
| Zipper Bag | \$0.00 |

Safe Deposit Box Annual Rental Fee:

| | |
|------------------------------------|----------|
| 3 X 5 | \$30.00 |
| 5 X 5 | \$35.00 |
| 3 X 10 | \$45.00 |
| 5 X 10 | \$55.00 |
| 10 X 10 | \$75.00 |
| Safe Deposit Box Drilling: | \$175.00 |
| Safe Deposit Box Rekeyed (2 keys): | \$25.00 |

Additional Services:

Reconciling Statements/Research: 15 Minutes or less - no charge; \$30.00 per hour with a minimum \$30.00 charged and \$0.25 per copy made

Foreign Currency: Up to and including \$1000 - \$25.00
Each additional \$1000 or fraction thereof - \$2.50

Fax Machine: First four pages - \$2.50
Per page thereafter - \$1.00
Receiving per page - \$1.00

ATM Transaction: Customers - no charge
Non Customer -\$3.00

Inactive Account: Fee is equal to the account balance will be assessed if the balance of the account is less than \$10.00 and account has had no activity for one year.

COMMERCIAL CHECKING ACCOUNT ACTIVITY CHARGES

Commercial checking accounts are those accounts which have over 1,000 transactions per month. (For example: checks paid, deposits made and items deposited).

Each month we compute an "earnings allowance" for your account based upon your average collected balance. If the costs of servicing your account exceed this amount, you pay the difference as an activity charge. Otherwise, you pay no charge for regular monthly service.

Your average collected balance is computed by subtracting the average amount of funds in process of collection during the month from your overall average balance. Keep in mind that it usually takes several days to collect checks drawn on other banks which you deposit to your account. An "earnings allowance" will be given at the 90-day Treasury Bill rate on 97% of the collected balances in the checking account. The following shows the cost for servicing a commercial account:

| | |
|-----------------------------|---------|
| Routine Services: | |
| Monthly Maintenance | \$10.00 |
| Checks Paid | \$.14 |
| Deposits | \$.25 |
| Items Deposited | \$.10 |
| Return Items Deposited | \$7.00 |
| Coin Purchase-per roll | \$.10 |
| Currency Purchase-per strap | \$.45 |

Free business accounts are those accounts which have under 1,000 items per month. Accounts that exceed the above limit will be asked to convert to a Commercial Account. Any account that is a regular user of coin and currency will be subject to a monthly Commercial Account Analysis.