

## Business & Personal Account Service Fees

SERVICE		COST		
<b>ACCOUNT</b>				
<i>Closure</i>		\$25 ( <i>within first six months</i> )		
<i>Dormant</i>		\$10		
<b>BUSINESS ONLINE BANKING PLATFORM:</b>				
<i>Standard</i>		\$0		
<i>Plus</i>		\$25 per month*		
<b>BILL PAY</b>				
<i>Rush delivery</i>		\$14.95 per transaction		
<i>Same day ACH</i>		\$9.95 per transaction		
<b>CHECKS</b>				
<i>Cashier's checks</i>		\$6 per check		
<i>Foreign check processing fee</i>		\$50 per check		
<i>Non-customer check cashing or exchange for cashier check</i>		\$20 per check		
<i>Photocopies</i>		\$3 per item		
<i>Printed</i>		Based on style of check ordered		
<b>CREDIT VERIFICATION</b>		\$10 per request		
<b>DEBIT CARD REPLACEMENT</b>		\$5 per card		
<b>EXCESSIVE WITHDRAWALS: (over 6 per statement cycle)</b>				
<i>Money Market Account (MMA)</i>		\$10 per transaction		
<i>Savings Account</i>		\$10 per transaction		
<b>LEGAL ACTIONS</b>				
<i>Garnishments/Levies/Other legal</i>		\$100 plus expenses		
<i>Subpoenas/Summons processing</i>		\$100 plus expenses		
<b>NON-SUFFICIENT FUNDS (NSF)/INSUFFICIENT FUNDS**</b>		\$40 per transaction		
<b>ONLINE TRANSFERS</b>				
<i>Account to account outgoing transfer</i>		\$1 per transfer		
<i>Account to account incoming transfer</i>		\$0		
<i>Pop Money (only available on Personal accounts)</i>		\$0.50 - \$0.95 per transfer		
<b>OVERDRAFT</b>				
<i>Overdraft protection fee</i>		\$5 per transfer		
<i>Overdraft daily fee</i>		\$7 daily		
<b>POSITIVE PAY</b>				
<i>Set-up for one to five accounts</i>		\$10 per month		
<i>Set-up for six or more accounts</i>		\$25 per month		
<b>RESEARCH</b>				
<i>Research photocopies</i>		\$3 per copy		
<i>Research request</i>		\$30 per hour		
<b>RETURNED DEPOSITED ITEM</b>		\$10 per item		
<b>STATEMENTS</b>				
<i>Special interim statement</i>		\$5 per statement		
<i>Statement copies</i>		\$5 per statement		
<b>STOP PAYMENT REQUEST</b>		\$20 per request ( <i>INITIATED ONLINE</i> ) \$40 per request ( <i>BRANCH ASSISTED</i> )		
<b>WIRES (per wire)</b>		<b>PERSONAL</b>	<b>BUSINESS STANDARD</b>	<b>BUSINESS PLUS</b>
<i>Incoming – Domestic and International</i>		\$10	\$10	\$10
<i>Outgoing – Domestic (INITIATED ONLINE)</i>		NA	\$20	\$12
<i>Outgoing – Domestic (BRANCH ASSISTED)</i>		\$25	\$25	\$25
<i>Outgoing – International (INITIATED ONLINE or BRANCH ASSISTED)</i>		\$45	\$45	\$45
<i>Email Notification</i>		NA	\$5	\$5

\* Monthly fee may be off-set by the type of account.

\*\* Non-Sufficient Funds (NSF) fee is imposed on transactions involving checks, in-person withdrawals, or other electronic transaction.