

FEE SCHEDULE



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

3rd Party Check Reversal (Business Accounts Only) (per item)	\$5.00
Account Balancing Fee - per hour, minimum 1 hour	\$25.00
Account Research: \$25.00 per hour, minimum 1 hour, plus \$0.50 per copy	
Automatic Transfers - Free	\$0.00
Cashier's Check Fee	\$3.00
Consecutive Overdraft Fee (Any Account that has been overdrawn at the end of processing for ten consecutive Calendar days will be assessed a \$25.00 fee. An Additional \$25.00 fee will be assessed for each subsequent ten calendar days the account remains overdrawn) -per consecutive 10 days	\$25.00
Debit Card Replacement	\$5.00
Dormant Account Fee - (per billing cycle)	\$10.00
Incoming Domestic Wire Transfer Fee - Free	\$0.00
Incoming International Wire Transfers Fee - Free	\$0.00
Insufficient Paid Item Fee (per item)	\$25.00
Insufficient Returned Item (A previously presented item that was returned due to an insufficient account balance may be re-presented multiple times, which could cause an additional overdraft fee or return item fee each time the item is presented for payment against insufficient funds): (per item)	\$25.00
Money Order Fee	\$2.00
Outgoing Domestic Wire Transfers Fee - per item	\$25.00
Outgoing International Wire Transfers - per item	\$40.00
Photo Copy Fee - per page	\$0.50
Special Statement Fee	\$5.00
Stop Payment Fee - (per item)	\$25.00
THE FOLLOWING FEE APPLIES TO ULTIMATE REWARDS CHECKING; NOW ACCOUNT; and MEGA MONEY MARKET ACCOUNT (ONLINE ONLY ACCOUNTS) BUSINESS 100; BUSINESS 200; ADVANTAGE BUSINESS CHECKING: Paper Statement Fee - Electronic Statements are Free	\$3.00