

## Consumer Fee Schedule

| ATM/Debit Card Fees and Services   |         |
|--|---------|
| ATM/Debit Card Replacement   | \$5.00  |
| Debit Card Rush Fee Expedited Delivery (Each)  | \$50.00 |
| ATM Usage  |         |
| Foreign ATM withdraws (Per Transaction)  | \$1.00  |
| General Account Fees and Services  |         |
| Cashier's Check (Each)   | \$7.00  |
| Early Closure (within 90 days)   | \$35.00 |
| Foreign Collection Per Item (Fee Plus Exchange Rate)   | \$35.00 |
| Garnishment/Levy Fee   | \$75.00 |
| Missing Address/Returned Mail Monthly Fee  | \$5.00  |
| Notary Service – In-person customers only  | Free    |
| Overdraft Fees   |         |
| Overdraft Transfer (daily, in \$25 increments)   | \$10.00 |
| 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/NSF Item Paid  | \$20.00 |
| Overdraft Privilege: 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.  |         |
| Returned Items   | Free    |
| For consumer accounts - No fee will be charged when the account is overdrawn twenty (\$20.00) dollars or less. Overdraft fees are assessed on up to three items per day, with the maximum not to exceed \$60.  |         |
| Overdraft fees can be incurred when transactions created by check, in-person withdrawals, and certain electronic transfers (not including ATM for Point-of-Sale transactions) exceed the available balance in the account and the transaction is paid. |         |
| Signature guarantee/medallion (customer only)  | \$30.00 |
| Starter Checks   | Free    |
| Stop Payment   | \$30.00 |
| Telephone Transfer   | \$15.00 |

| Wire Transfer Services  |          |
|---|----------|
| Outgoing Domestic Wire - In Branch (Per Wire)   | \$25.00  |
| Outgoing International Wire - In Branch (Per Wire)  | \$45.00  |
| Incoming Domestic Wire (Per Wire)   | \$15.00  |
| Incoming International Wire (Per Wire)  | \$35.00  |
| Return Wire or Tracer Request (Per Wire)  | \$35.00  |
| Safe Deposit Box Fees and Services  |          |
| Safe Deposit Box - Drilling Fee   | \$250.00 |
| Late Payment Fee  | \$5.00   |
| Lost Key/Replacement  | \$25.00  |
| Safe Deposit Box Annual Rental  |          |
| 5 x 5 (annually)  | \$35.00  |
| 3 x 10 (annually)   | \$50.00  |
| 5 x 10 (annually)   | \$65.00  |
| 10 x 10 (annually)  | \$110.00 |
| Discounts for seniors over 55   | \$5.00   |
| NOTE: Safe deposit boxes and their contents are not insured by the FDIC, Servbank, or any other entity or organization. |          |