

## SCHEDULE OF FEES Effective January 1, 2026

Account Closed Within 90 Days of Opening	\$35.00
Account Research	\$40.00/Hour
Cashier's Checks	\$7.00
Check Cashed by Non-Customer	\$5.00
Check Orders	Fees Vary by Design
Copies of Paid Checks	\$2.50
Counter Checks	\$2.50/Sheet
Foreign Check (Domestic - US Dollar)	\$20.00
Foreign Check (Foreign - Non US Dollar)	\$25.00 plus Prevailing Fee
Hold Statement Fee	\$5.00
Consumer Insufficient Funds Fee (NSF)/Overdraft*	\$14.00/Returned - \$14.00/Paid
Business Insufficient Funds Fee (NSF)/Overdraft*	\$25.00/Returned - \$35.00/Paid
Legal Process (Garnishments, Levies, Subpoenas)	\$100.00 Maximum
Money Orders	\$3.00
Night Deposit Service	No Charge
Savings Overdraft Transfer	\$5.00/Occurrence
Statement Copy	\$3.00
Stop Payments	\$20.00
Verification Of Deposit	\$5.00
Wire Transfer Fee - Incoming (Domestic US Dollar)	\$15.00
Wire Transfer Fee - Incoming (Foreign - Non US Dollar)	\$30.00
Wire Transfer Fee - Outgoing (Domestic US Dollar)	\$40.00
Wire Transfer Fee - Outgoing (Foreign - Non US Dollar)	\$50.00

\*NSF/Overdraft fees can be caused by check, in-person, or ATM withdrawal, or other electronic means, whether the item is paid by the bank or returned. We do not charge an NSF or Overdraft fee on an everyday nonrecurring debit card or ATM transaction unless you have agreed to our Overdraft privilege service.

When we charge an NSF or Overdraft fee, we will charge for no more than four (4) charges each day.

All fees are subject to change. You will be notified 30 days in advance of any change in fees. Read in conjunction with other account materials for complete disclosure.

