

Schedule of Fees

The following fees may be assessed to your account:

Account Balance	No Charge
Account Research	No Charge
ATM/Debit Card Annual Fee	No Charge
ATM/Debit Card Reissue (2 Free / \$15 each additional)	
ATM/Debit Card Foreign ATM	No Charge
ATM/Debit Card Special PIN Mailing	No Charge
Night Deposit Bags (3 free)	\$5.00
Nigh Deposit Bags - Locked (each)	\$20.00
Check Cashing (non-IFB w/IFB checks)	No Charge
Coin Machine (non-IFB customers)	5% Fee
Collection Item - Foreign (each)	\$25.00
Collection Item - Incoming (each)	\$15.00
Counter Checks (each)	\$0.25
Credit Card Cash Advance	\$5.00
Deposit for Night Deposit Key	\$10.00
Dormant Accounts - DDA (per month) (After 365 days of no activity)	\$2.00
Dormant Accounts - Savings (per month) (After 730 days of no activity)	
Early Account Closure (within 90 days)	\$20.00 ***
Excessive Debit (MMDA & Svgs)	\$10.00
FI - FI Transfers (incoming/outgoing)(each)	\$1.00
Foreign Currency Exchange	5% of US Dollar **
Levies, Garnishment	\$50.00
Money Orders (each)	\$2.00 *
Non Sufficient Funds (per returned items)	\$29.00
Notary (customer)	No Charge
Notary (non-customer)	\$5.00
Official Checks (per check)	\$5.00 *
Overdraft Charge (per day) (beginning on 3 rd day)	
Personal	\$2.00
Business	\$5.00
Overdraft Paid Charge (per item)	\$29.00
Prepaid Travelex Cards	
Domestic	\$6.95
International	\$11.95
Return Deposit Item	\$5.00
Statement Reprint/Image Replacement	\$3.00 *
Stop Payment (each)	\$25.00
Telephone Transfer	No Charge
Wire - International (and "pass through")	\$45.00
Wire - Incoming	No Charge
Wire - Outgoing	\$25.00

* - Fees waived for Premium Account Holders

** - 5% of total US Dollar

*** - Applies to DDA, Svgs, MMDA. CDs are subject to early forfeiture penalties.



Effective March 1, 2012

Member
FDIC