

SCHEDULE OF FEES

Effective January 1, 2018

The following fees apply generally, regardless of the type of account you have with us. This list may not include account-specific fees; those are disclosed as part of your new-account disclosures.

Checking or Savings Account Fees:

Copy of Paid Check (per copy)	\$1
Copy of Statement (per copy)	\$5
Inactive Account	\$3
Per statement period when:	
Checking account daily balance is less than \$300 and not active for 1 year	
Savings account daily balance is less than \$300 and not active for 2 years	
Incorrect Address (per statement per month).....	\$3
Overdraft-Related Fees:	
Daily Overdraft* (per business day, only for accounts without Bounce Protection)	\$3
Overdraft Item*† (per item).....	\$25
Returned Item*† (per item)	\$25
Replacement Debit Card	\$5
Returned Deposited Item (per item)	\$5
Rushed Debit Card (1-2 business days).....	\$30
Rushed Debit Card (2-3 business days).....	\$15
Stop Payment (each).....	\$25
Consumer Sweep Transaction (per sweep)	\$5

Miscellaneous Fees:

Cashier's Check (each)	\$3
Coin Counting.....	3% of amount counted
Garnishment/Tax Levy (each)	\$50
Money Order (each).....	\$2
Research Time (per hour, plus \$1 per page).....	\$30
Wire Transfer (Incoming, each)	\$10
Wire Transfer (Outgoing Domestic, each)	\$20
Wire Transfer (Outgoing Foreign, each, not available for consumers).....	\$35

The following fees are still in effect, but have been removed from this schedule because they apply only to limited types of accounts or services and are disclosed elsewhere: Below-Minimum-Balance; Excess Withdrawal; Manual Transaction; Duplicate Statement; Foreign-Currency Debit Card Transaction; Collection Items; and Safe-Deposit-Box Rental.

*May be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

†This fee is limited to six per business day for consumers who have Bounce Protection.