

## SCHEDULE OF FEES

Effective June 1, 2017

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:	
<b>Checking</b> account daily balance is less than \$300 and not active for 1 year	
<b>Savings</b> 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.