

COMMON FEATURES

January 2, 2020

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Internet Banking	FREE
Bill Pay (application required)	FREE
Mobile Banking- a charge of .10¢ for each text in excess of 25 per month	
Mobile Check Deposit . Fee(s) will be charged to your account on the credit date of the deposit. Three deposits per day allowed with a maximum of \$2,500.00 each check. Holds may apply. Only one check can be deposit in each deposit and each check must be endorsed with your signature and "For Mobile Deposit Only" (Free with Military account, Preferred and Loyalty Checking)	0.60 per deposit
Replace lost ATM card	\$10.00
ATM Interchange Fee (ATM cash withdrawal at ATM's we do not own or operate)	\$1.50
ATM Interchange Fee (Transfer funds to another account at ATM's we do not own or operate)	\$1.00
ATM Interchange Fee (Balance Inquiry at ATM's we do not own or operate)	\$1.00
Check Printing	Fee depends on style ordered
Money Orders *	\$2.50
Cashier's Checks *	\$5.50
Gift Cards	\$3.00
Personalized Savings Deposits/Withdrawal Slips	\$7.00

Dormant Account Fees:

All types of **Checking** accounts are dormant if for one year no deposits or withdrawals are made by you, no communication is received about the account by you, no communication is received about any other of your accounts by you, or your account statements are returned for an incorrect address. Dormant Account Fee Per Month. This fee is charged each month, but would be waived if the balance is \$1,000.00 or more. \$6.00

All types of **Savings** accounts are dormant if for one year no deposits or withdrawals are made by you, no communication is received about the account by you, no communication is received about any other of your accounts by you, or your account statements are returned for an incorrect address. Dormant Account Fee Per Month. This fee is charged each statement cycle, but would be waived if the balance is \$300.00 or more. \$6.00

Savings Accounts- withdrawal in excess of 10 per month	\$0.50
Overdraft- each overdraft paid	\$30.00
Overdraft (maximum charge per day)	\$120.00

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Continuous overdraft after 10 business days	\$35.00
Nonsufficient funds (NSF) each	\$30.00
Nonsufficient funds (NSF) daily maximum	\$120.00
Overdraft privilege (AOD) each	\$30.00
Overdraft privilege (AOD) daily maximum	\$120.00
UCF (Uncollected Funds) (AOD) Paid Item Fee	\$30.00
UCF (Uncollected Funds) (AOD) Paid Item Fees daily maximum	\$120.00
UCF (Uncollected Funds) Paid Item Fee	\$30.00
UCF (Uncollected Funds) Paid Item fees daily maximum	\$120.00
UCF (Uncollected Funds) Return Item Fee	\$30.00
UCF (Uncollected Funds) Return Item Fees daily maximum	\$120.00
Automatic transfer from checking or savings to cover nonsufficient fund items (for exact amount of overdraft balance)	\$15.00

The categories of transactions for which a overdraft fee may be imposed are those by any of the following means; check, in-person withdrawal, ATM withdrawal, or other electronic means.

Notice Regarding Payment Order of Items: When processing checks and orders drawn on your account our policy is to pay them in numerical sequence. Lower numbered checks and orders are paid first. For electric transactions, our policy is to pay them in the order that they are received.

Account Research per hour (after the first 15 minutes)	\$30.00
Account balancing assistance per hour (after the first 15 minutes)	\$20.00
Hold Statements per month	\$3.00
Telephone Transfers (live)	\$2.00
Stop payments- (each)	\$27.00
Photocopies (each)	\$0.25
Copies of image documents (each) (two free per month)	\$0.50
Copies of account statements (per statement)	\$3.00
Statements by mail (per statement)	\$2.00
Email statements (per statement)	No Fee
Undeliverable Mail (per statement)	\$3.00
Night deposit bag (after first bag)	\$20.00

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Small zipper bag (after first bag)	\$3.00
Fax: Outgoing (per sheet)	\$2.50
Fax: Incoming (per sheet) *	\$0.50
Notary Fee	\$1.00
License Sticker Customer *	\$5.50
License Sticker Non-Customer	\$7.50
IRA Transfer Fee	\$25.00
Christmas Club and Just for you Club early withdrawal fee	\$25.00
Garnishments/levies (each occurrence)	\$60.00
Indemnity Bond Fee (Lost CD or Official check)(each)	\$10.00
Change for non-customer to purchase coin	\$5 < \$100 \$10 > \$100
Check Cashing fee non-customer	\$7.00
Wire Transfers (each)	
Outgoing	\$20.00
Incoming	\$10.00
Foreign Automated	\$45.00
Foreign Wires	\$60.00
Collections Fees (each)	
- Incoming	\$25.00
- Outgoing	\$10.00
Safe deposit box rental (annual) - 3x5	\$20.00
Safe deposit box rental (annual) - 4x5	\$20.00
Safe deposit box rental (annual) - 5x5	\$25.00
Safe deposit box rental (annual) - 3x10	\$30.00
Safe deposit box rental (annual) - 5x10	\$50.00
Safe deposit box rental (annual) - 5x11	\$50.00
Safe deposit box rental (annual) - 7x10	\$60.00
Safe deposit box rental (annual) - 8x10	\$60.00
Safe deposit box rental (annual) - 10x10	\$75.00

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The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Safe deposit box sizes may vary depending on location

Late charge for safety deposit box rental after 10 days	\$10.00
Change lock fee for safety deposit box (Lost Key)	\$75.00
Safe deposit box drilling	\$150.00

Cashed or deposited items returned unpaid:

- Each item charged back	\$6.00
- Each NSF item unable to charge back	\$30.00
- NSF Loan payment (each occurrence)	\$30.00
HELOC over limit charge (each occurrence)	\$30.00
Force Placed Insurance Assessment Fee (each occurrence)	\$100.00
By Phone loan payment with credit card	4% of payment
By Phone loan payment internal account transfer	\$2.00
Lost loan payment book	\$5.00

Escrow accounts Contract for Deed: (existing)

- Yearly fee (\$5 per month)	\$60.00
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Accounts with a zero balance for 30 calendar days will be closed by the bank. Accounts that do not have AOD we close the account at 25 calendar days overdrawn. Accounts that do have AOD we remove AOD at 25 calendar days overdrawn and close at 35 calendar days overdrawn.

*If you have the Essential Checking, Preferred Checking or Loyalty Checking and are 55+ the accounts come with paper statements, No fee for license stickers, Cashier's Checks, Money orders, copies, faxes and telephone transfers.