

Consumer Deposit Account Fee Schedule

ACCOUNT FEES

The following fees apply to all of your deposit accounts with us except Certificates of Deposit:

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|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Return Item Fee: | \$5.00 per item |
| Inactivity Fee: | \$5.00 per month if there have been 24 consecutive months of no customer-initiated activity. |
| Stop Payment Fee: | \$34.00 per item |
| Non-sufficient funds (NSF) Fee: | \$34.00 per item paid or returned, up to a maximum of three per day; if an unpaid item is resubmitted to us for payment, an NSF fee may be charged each time, which may result in multiple NSF Fees for the item |
| Continuous Overdraft Fee: | \$5.00 per business day that the account remains overdrawn |
| First PREMIER Debit Card: | No fee |
| Debit Card Rush Fee: | \$30 |
| ATM Withdrawal Fee (Non MoneyPass): | \$3.50 per transaction |
| Foreign Transaction Fee: | 3% of Transaction |
| Overdraft (O/D) Protection Transfer Fee (Line of Credit): | \$12.00 per automatic transfer to a checking account from a Line of Credit |
| Overdraft (O/D) Protection Transfer Fee (Deposit Transfer): | \$12.00 per automatic transfer to a checking account from a savings account |

MISCELLANEOUS FEES

The following fees apply to all of your accounts with us:

Night Depository

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| Zipper Bags (10" bag): | \$5.00 per bag |
| Locking Bags: | \$25.00 per bag |

Official Checks

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| Cashier's Check: | \$5.00 per Check |
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Special Handling

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| Research Fee (per hour): | \$25 per hour (\$25.00 minimum) |
| Statement/Check copies (per page): | \$1.00 per copy plus research |

Wire Transfers

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|----------------------------------|---------|
| Domestic Incoming Wire Fee | \$20.00 |
| Domestic Outgoing Wire Fee | \$25.00 |
| International Incoming Wire Fee: | \$25.00 |
| International Outgoing Wire Fee | \$55.00 |