



Consumer Deposit Account Fee Schedule

ACCOUNT FEES

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

Return Item Fee:	\$5.00 per item
Inactivity Fee (Service Charge):	\$5.00 per month if account balance is under \$50 and 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 on Back Side

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MISCELLANEOUS FEES

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

Night Depository

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

Official Checks

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

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

Wire Transfers

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