

FEE SCHEDULE



Please see Schedule of Services for other banking service fees. See separate Electronic Funds Transfer Disclosure.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

A chargeable debit fee of \$.25 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, internet transfer, Bill Payer debit, or payment out of this account, excluding ATM/Debit card withdrawal and point of sale purchases)

in excess of 200 during a statement cycle. This fee will apply if the average daily balance falls below \$300.00 during the statement cycle.

A return (RTN) item fee of \$35.00 will be charged per item for non-sufficient funds created by check, in-person withdrawal, or other electronic means. We may charge fees for each re-submission or re-presentation of an item, resulting in multiple fees if an item is returned more than one time.

An account closing fee of \$25.00 may be assessed if account is closed prior to 90 days of opening.

A paper statement fee of \$4.00 per statement will be assessed unless the account is set up for electronic statement delivery via online banking. (e-statements)

Some fees may be subject to state sales or local option tax.