

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 return (RTN) item fee of \$35.00 will be charged per item. We may charge fees for each re-submission or re-presentment 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. Some fees may be subject to state sales tax or local option tax.