

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

A fee may be imposed for covering overdrafts created by check, in-person withdrawal, or other electronic means, as applicable.

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 for non-sufficient funds created by check, in-person withdrawal, or other electronic means. 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.

A monthly paper statement fee of \$4.00 will be charged if you do not elect to receive electronic statements (e-statements).

There are no monthly maintenance charges or check or debit charges.

A \$5.00 per check fee may be charged for photo copies.

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 or local option tax.