



Fee Schedule

Monthly Account Maintenance

Free Business Checking.....	Free
Secure Checking.....	\$6.50
Fresh Start Checking.....	\$12.00
Business Checking Plus.....	\$10.75

Miscellaneous Fees

Account Closure within 90 days.....	\$10.00
Account Research.....	\$25.00/hour
Bad Address.....	\$10.00
Bank Wire Incoming/Outgoing.....	\$20.00
Card Replacement.....	\$10.00
Christmas Club Early Withdrawal.....	\$10.00
Copy of Check.....	\$5.00
Copy of Statement.....	\$5.00
Counter Checks (per sheet).....	\$4.00
Dormant - monthly at 12 months with no activity and balance < \$1000.00.....	\$10.00
Early Pay Fee Online.....	\$5.00
Early Pay Fee Staff Assisted.....	\$7.00
Escheatment Fee.....	\$75.00
Foreign ATM Fee.....	\$1.00
Gift Card/Travel Card Fee.....	\$2.00
Money Order/ Official Check Fee ^.....	\$3.00
NSF/Courtesy Pay/Return Item Fee.....	\$26.00
Overdraft Fee (automatic transfer from savings to checking).....	\$2.00
Skip-A-Payment.....	\$25.00
Stop Payment Draft/ACH.....	\$26.00

Loan Application Fee

Unsecured / New Auto / Mobile Home.....	\$10.00
Used Auto.....	\$20.00
Short Term Micro.....	\$20.00
Land.....	\$50.00
Mortgage.....	\$100.00
Business.....	\$100.00

^Secure Checking comes with three (3) free Official Checks or Money Orders each month.