

SCHEDULE OF FEES AND CHARGES COMMON TO ALL ACCOUNTS

Paid Item Fee (Overdraft Fee), per item, per presentment ⁽¹⁾⁽²⁾	\$32.00
Return Item Fee (Nonsufficient Funds Fee), per item, per presentment ⁽¹⁾⁽²⁾	\$32.00
Return Deposit Item Fee, per item	\$10.00
Stop Payment Fee, per item	\$30.00
Cashier's Check (Customer), each	\$7.00
Cashier's Check (Non-Customer), each	\$10.00
Money Order (Customer), each	\$5.00
Money Order (Non-Customer), each	\$10.00
Document Copies, per page	\$0.25
Duplicate Statement, each	\$5.00
Statement Printout, each	\$1.00
Statement Balancing, per hour	\$10.00
Collection Item, each	\$10.00
Research Fee, per hour	\$30.00
Wire Transfer, each, Domestic, Incoming and Outgoing	\$20.00
Wire Transfer, each, International, In & Out, Foreign Currency	\$30.00
Wire Transfer, each, International, In & Out, US Dollars	\$40.00
Dormant Account Fee, per month	\$10.00
Excessive Withdrawal Fee (Savings and Money Market Accounts), each ⁽³⁾	\$3.00

(1) A fee may be charged to you each time the same item, whether created by check, transfer request, in-person withdrawal or other electronic means, is paid or returned unpaid, regardless of the number of times the item is presented to the bank. There is no limit on the number of times an item may be presented. The daily maximum of paid item and return item fees assessed is \$192.00 (six fees/items per day.)

(2) Paid Item Fees and Return Item Fees apply to overdraft and nonsufficient funds transactions created by check, in-person withdrawal, ATM withdrawals, debit card transactions, or other electronic transfer requests, but will not apply to SmartSpend account transactions.

(3) An excessive withdrawal fee may be charged for each withdrawal after six (6) per statement cycle. Refer to your account disclosures for complete information.

ANALYSIS & TREASURY SERVICE FEES

Commercial Checking monthly maintenance fee	\$20.00
Per deposit fee	\$0.25
Per on-us item deposited fee	\$0.08
Per other item deposited fee	\$0.14
Per check debit fee	\$0.14
Per other debit fee	\$0.14
Remote Deposit Capture (RDC)(per cycle)	\$75.00
ACH origination / file transfer (per cycle)	\$50.00
Small Business Bill Pay (per cycle)	\$8.95
Corporate Sweep Services (per cycle)	\$40.00
Line of Credit (LOC) Sweep Services (per cycle)	\$25.00
Positive Pay - Regular (per cycle)	\$40.00
Positive Pay - Reverse (per cycle)	\$50.00
Small Business Mobile Banking fee may apply (per cycle)	
Cash Handling fee may apply (per cycle)	