

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing – (fee depends on style and quantity of check ordered)	
Cashier's checks	\$4.00
Money order	\$2.00
Auto Transfer Charge	\$4.00 per transfer
Ready Reserve Advance Fee	\$4.00 per transfer
Returned deposit items	\$4.00 per item

An account is considered dormant if for 12 months (for checking accounts) or 24 months (for savings accounts) no withdrawals or deposits, other than credited interest, have been made to the account.

Dormant account fee:

Checking accounts	
With a balance below \$100.00	\$5.00 per month
Savings accounts	
With a balance below \$50.00	\$2.00 per statement cycle

Garnishments	\$75.00
Executions	\$75.00
Levies	\$75.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft	\$34.00
-----------	---------

Maximum of five (5) overdraft charges per day
*Fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means."

Continuous overdraft fee	\$34.00
--------------------------	---------

Charge will be assessed on the fifth consecutive business day of being overdrawn. *Fee applies to any negative balance "created by check, in-person withdrawal, ATM withdrawal, other electronic means and any bank fees."

Account Research	\$25.00
Account balancing assistance	\$25.00
Stop Payment (all items)	\$27.00
Domestic wires transfers (outgoing)	\$25.00
International wire transfers (outgoing)	\$45.00
IRA transfer fee	\$50.00
Coin counting (Customer)	No Charge
(Non-customer)	2% or \$2.00 minimum

Instant Cash & CheckCard	\$1.00 per month
--------------------------	------------------

You may withdraw no more than \$200.00 per day at ATM's and \$500.00 per day Point of Sale (these limits may be increased upon approval).

There is a \$1.00 per withdrawal at terminals other than Instant Cash machines.