

LIMITS AND FEE SCHEDULE

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."

Nonsufficient funds (each) _____ \$34.00

Nonsufficient funds (ATM) _____ \$34.00

Nonsufficient funds

(preauthorized withdrawal or other electronic debit) _____ \$34.00

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

Debit Card ----- \$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). Surcharge free ATM withdrawals on MoneyPass Network terminals.

Account Closed within 90 days of opening _____ \$50.00