

FEE SCHEDULE
"Moving Local Dreams Forward"



FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$28.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Returned Deposited Items (non-customer)	\$5.00
Returned Deposited Items (customer)	\$10.00
Authorized Overdraft (AOD) (\$140 max per business day)	\$28.00
Non-Sufficient Funds Per Item Returned/Paid (\$140 max per business day)	\$28.00
Continued Overdraft Fee after 11th Business Day (per business day)	\$5.00
Collection Item Processing Fee (per item+collection costs)	\$10.00
Photocopies (per copy)	\$1.00
History Request/Statement Copy (per copy)	\$3.00
Excessive Activity Fee (per occurrence)*	\$15.00
Levy/Legal Service Processing (per occurrence)	\$75.00
Account Reconciliation & Research (per hour)	\$25.00
Notice of Escheat Fee	\$2.00
Telephone Transfer Fee	\$4.00
Cash Letter (foreign/domestic)	\$10.00
Stop Payment	\$15.00
Overdraft Transfer Fee	\$3.00
Cashier's Checks	\$5.00
Notary Service (Customers: Free)	\$10.00
Outgoing Wire Transfer (domestic)	\$25.00
Outgoing Wire Transfer (international)	\$35.00
Incoming Wire Transfer	\$2.00
Medallion Signature Guarantee	\$5.00
Loan Payment NSF	\$25.00
ACH Origination Setup/Change Fee	\$15.00
Statement CD	\$29.00
Incorrect Address Fee	\$3.00
Cash Advance Fee	\$0.00
CCB ATM Withdrawals	\$0.00
Debit Card Reissuance	\$10.00
Non-CCB ATM Withdrawals (in excess of 4 per month)	\$1.00
Online Banking Services	\$0.00
Bill Payment Services	\$0.00
Cash Management (monthly)	\$15.00
Cash Management Wire	\$15.00
Retired Plan Annual Trustee Fee*	\$10.00
Transfer To IRA to Another Institution*	\$15.00
Annual HSA Custodian Fee	\$10.00
3x5 Safe Deposit Box	\$20.00
3x10 Safe Deposit Box	\$40.00
5x10 Safe Deposit Box	\$50.00
10x10 Safe Deposit Box	\$100.00
Rent Past Due (per month)	\$5.00
Account Analysis Fees	
Remote Capture Credits	\$0.50
Cash In Rate (per \$100)	\$0.10
Checks Paid	\$0.15
Deposits	\$1.00
Rolled Coin (per roll)	\$0.05
Strapped Currency (per strap)	\$0.25
Messenger Monthly Pick-Up Fees	
Fees waived if depositor maintains an aggregate balance in checking account(s) of \$25,000.	
One Day	\$20.00



Two Days	\$30.00
Three Days	\$40.00

***Indicates that fee may be based on additional factors. See Bank for details. Fees are subject to change at anytime.**

