



SCHEDULE OF FEES

ACCOUNT SERVICES:

Account Closure (within 90 days of opening)	\$ 35.00
Account Research (1 hr min. plus any printing charges)	\$ 30.00
Credit Card Cash Advance	\$ 5.00
Deposit Corrections	\$ 4.00
Deposited Item Returned	\$ 10.00
Depository Night Drop Keys (Additional Over 1)	\$ 5.00
Depository Lock Bag	\$ 20.00
Depository Zipper Bag (Additional Over 1)	\$ 5.00
Dormant Account Fee (per month)	\$ 5.00
Excessive Withdrawals (Per Item on Savings & Money Market Accounts)	\$ 10.00
Foreign Currency Order (plus any applicable exchange fees)	\$ 25.00
Legal Processing (Garnishments, Levy, etc.)	\$ 100.00
Notary Public Services (Customers Only)	\$ 5.00
Official Check	\$ 7.50
Overdraft (OD) & Non-Sufficient Funds (NSF) Charges/represented NSF & OD items	\$ 35.00
Paper Statement Reprints	\$ 5.00
Paper Statements additional (per Mailing Address)	\$ 5.00
Photocopies (per page)	\$ 2.00
Returned Mail Fee (Incorrect Address)	\$ 5.00
Stop Payment (Initial Order & Renewals)	\$ 30.00
Telephone Transfer	\$ 5.00
Temporary Check Printing (4 per page)	\$ 4.00
Verification of Deposit (VOD) & Audit Confirmations	\$ 12.50

ATM/DEBIT CARDS:

ATM Withdrawal (Non-Customers)	\$ 3.00
Debit Card Express Delivery Requests	\$ 50.00
Debit Card Replacement	\$ 7.00
Foreign ATM Usage Fee (Not in Network)	\$ 2.50

COLLECTION ITEMS:

Automobile Dealer Drafts	\$ 15.00
Collections Incoming - Domestic & International	\$ 25.00
Collections Outgoing - International FX (non-Canadian)	\$ 45.00
Collections Outgoing - Domestic	\$ 25.00
Returned Unpaid	\$ 15.00

SAFE DEPOSIT BOX ANNUAL RENTAL COSTS:

3 X 5	\$ 25.00
3 X 10	\$ 40.00
5 X 10	\$ 60.00
7 X 10	\$ 80.00
10 X 10	\$ 100.00
SDB RENTAL LATE PAYMENT	\$ 10.00
Maintenance requiring a locksmith (i.e. Drill, Key Replacement, etc.)	Fees may vary.

WIRE TRANSFERS:

Incoming Wire (Domestic)	\$ 15.00
Incoming Wire (International USD or FX)	\$ 25.00
Outgoing Online Banking Wire	\$ 20.00
Outgoing Wire (Domestic)	\$ 25.00
Outgoing Wire (FX International)	\$ 50.00
Outgoing Wire (USD International)	\$ 40.00
Returned Wires	\$ 10.00
Trace Services (Domestic & International)	\$ 35.00



Treasury Management

Schedule of Fees

ACH Services

ACH Module Fee - Business Online (Monthly)	\$30.00
ACH Returns	\$6.00
Notice of Change (NOC)	\$1.50
One Time ACH Transfers (Excluding Loan Pmts)	\$15.00
Recurring ACH Transfers (Excluding Loan Pmts)	\$30.00
Same Day ACH Originated files	\$50.00

Business Online Banking (Treasury Services)

Security (MFA) Tokens (Additional Over 2)	\$15.00
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Positive Pay / Fraud Prevention

PosPay Module Fee - Business Online (Monthly)	\$30.00
Check PosPay Additional Accts	\$25.00
Check PosPay Maint per Customer/1st Acct	\$75.00

Remote Deposit Capture (RDC) & Mobile Deposit

RDC Module Fee - Business Online (Monthly)	\$30.00
Per Scanner	\$525.00

Sweep Services

DDA Sweep per Master	\$25.00
DDA Sweep per Sub	\$10.00
Loan Sweep	\$100.00
Repo Investment Sweep (Master & Sub)	\$50.00

Wire Transfer Online Processing

Wire Module Fee - Business Online (Monthly)	\$30.00
Incoming Domestic Wires	\$15.00
Incoming International Wires	\$25.00
Outgoing Domestic Wires (Online Banking)	\$20.00
Outgoing International Wires	\$40.00
Outgoing International Wires (FX)	\$50 + FX Charges
Returned Wires	\$10.00
Trace Services (Domestic & International)	\$35.00



ACCOUNT ANALYSIS

Schedule of Fees

Account Services		Currency	
Account Maintenance	\$20.00	Currency Processing	\$0.12 per \$100
NSF Item	\$35.00	Basic Bank Bag	\$5.00
Stop Payment	\$30.00	Change Order Minimum Fee	\$5.00
		Locked Bank Bag	\$20.00
		Loose Coin Deposit	\$0.12 per \$100
		Rolled Coin	\$0.12 per \$100
		Strapped Currency	\$0.12 per \$100
Credits		Remote Deposit Capture (RDC) & Mobile Deposit	
ACH Credit	\$0.30	RDC Module Fee - Business Online (Monthly)	\$15.00
ATM Deposit	\$0.15	Per Scanner	\$525.00
ATM Foreign Credit	\$0.20		
ATM Foreign Transfer Credit	\$0.20	Sweep Services	
Cash Advance Transaction	\$0.20	DDA Sweep per Master	\$25.00
Cash Deposited	\$0.12 per \$100.00	DDA Sweep per Sub	\$10.00
Check Deposited	\$0.20	Loan Sweep	\$100.00
Credit Posted	\$1.00	Repo Investment Sweep (Master & Sub)	\$50.00
Electronic/Mobile Deposit Posted	\$0.15	Wire Transfers	
Items Deposited ON US	\$0.15	Wire Module Fee - Business Online (Monthly)	\$15.00
Items Deposited TRANSIT	\$0.20	Incoming Domestic Wires	\$15.00
		Incoming International Wires	\$25.00
		Incoming International Wires (FX)	\$25.00
		Outgoing Domestic Wires (Manual)	\$25.00
		Outgoing Domestic Wires (Online Banking)	\$20.00
		Outgoing International Wires	\$40.00
		Outgoing International Wires (FX)	\$50 + FX Charges
		Outgoing Wire Return Fee	\$10.00
		Outgoing Wire Trace Fee (Domestic & Int'l)	\$35.00
Debits		Positive Pay / Fraud Prevention	
ACH Debit	\$0.30	Check PosPay Additional Accts	\$25.00
ATM Foreign Debit	\$0.15	Check PosPay Maint per Customer/1st Acct	\$75.00
ATM Foreign Transfer Debit	\$0.15	PosPay Module Fee - Business Online (Monthly)	\$15.00
ATM Withdrawal	\$0.15		
Automatic Loan Payment	\$0.20		
Check Return Item	\$10.00		
Debits Posted	\$0.20		
Force Pay Debit	\$0.20		
Payment Retry	\$0.20		
Per Check Debited	\$0.20		
Per Electronic Debit	\$0.20		
Returned Item	\$10.00		
ACH Services			
ACH Module Fee - Business Online (Monthly)	\$15.00		
ACH Returns	\$6.00		
ACH Files Originated	\$10.00		
ACH Items Originated	\$0.20		
Notice of Change (NOC)	\$1.50		
Same Day ACH Originated files	\$50.00		

Earning Income Credits based on the account balance may be applicable.

Earnings Rates may vary.