

Miscellaneous Fees & Charges

Notary Service (clients only) (by appointment at offices where available)	Complimentary
24-Hour Telephone Banking	Complimentary
Online Banking	Complimentary
Legal Process	\$61.25 (Minimum Charge)
Duplicating Statements	\$5.75 each
Check Copies	\$3.25 each
Interim Statements	\$5.00
Statement Reconciliation (minimum 1 hour)	\$44.95 per hour
Research (minimum 1 hour)	\$44.95 per hour
Cashier Checks (clients only)	\$6.50
Money Order (clients only)	\$6.00
Collections / Domestic	\$25.00
Collections / Foreign	\$25.00
Bond Redemption	\$18.00
(Per envelope—All coupons in an envelope must have the same issuer and maturity date)	
Int. Drafts / Letters of Credit	Price quoted at time of service
Travelers Checks	2% of face value
Travelers Gift Checks	\$2.50 each
Night Depository	\$40.00 (plus cost of disposable bags)
Installment Collections:	
Monthly Service Fee	\$8.95
Set-up Fee	\$45.95 each collection
Check Cashing:	
Non-Client	5% of check amount (\$15.00 min.)
Photo Copies	\$.25 each
Telephone Transfers	\$5.00 each
Deposit Corrections	\$3.00
Wire Transfers:	
Incoming Wire	\$10.00
Outgoing Wire	\$25.00
Foreign Wire	\$35.00
Letter Providing Acct. Info.	\$25.00
Stop Payment Request-Client Accounts:	
By Phone or in person	\$25.50
Stop Payment Request- Official Bank Items*	\$35.00
Telephone Calls to verify an item	Time and Charges
Non-Sufficient Funds Fee	\$25.50
Overdraft Status Fee:	
Checking & Money Market Accts.	\$1.00 per day
Business Checking Accounts	0.05% per day
Debit Card Replacement	\$6.00 each
Business Debit Card replacement	\$6.00 each
Debit Card Rush Order Fee	\$50.00
Point-of-sale merchant transactions	Associated costs may apply
Forcible Entry to SD Box	\$75.00 plus locksmith charges
Loose Coin Counting	3% handling fee
Returned Mail Fee	\$5.00 per statement cycle
Temporary Checks	\$6.00 order of 12 checks maximum
Home Equity	
Minimum Advance Fee	\$15.00 per check
Courier Service	See Account Representative
Armored Service	See Account Representative

Some of the above charges are subject to change without prior notice. Many fees are not listed.

* The Bank may refuse to accept stop payment orders for these items and may honor the items under certain circumstances notwithstanding its acceptance of an order. An Indemnification and/or a security bond may be required in addition to the fee.

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