

COMMON FEATURES

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

Dormant Account Monthly Fee	\$3.00
Overdraft (overdrafts created by: check or other electronic means).....	\$18.00
Return Item Fee (non-sufficient funds return items created by: check or other electronic means).....	\$18.00
Account Research	\$10.00
per hour after the first request	
Account Balance Assistance	\$10.00
after the first request	
Stop Payment (all items).....	\$15.00
Check Copy-Each	\$5.00
Returned Deposited Items.....	\$1.00
ATM/Debit Card Replacement.....	\$10.00
Wire Fee	\$10.00

Dormant Accounts

When an account has had no customer activity or contact for a period of two years it becomes dormant and will no longer earn interest. A dormant service charge will be assessed each month. Certificates of deposit will become dormant if the maturity notice comes back with an undeliverable address and we cannot contact the customer. When an account has had no customer activity or contact for a period of five years, it will be submitted to the State as abandoned property.

Official Check

\$0.01-\$100.00 = \$1.00

\$100.01-\$500.00 = \$3.00

\$500.01-and over= \$5.00

Check Collection Fee

\$10.00

We may require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.