

COMMON FEATURES

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 of check ordered.)

Cashier's checks (Customers only with active accounts).....\$5.50

Bank money orders (Customers only).....\$3.50

Returned Deposited Item Fee (Deposited checks and other items
returned unpaid on other banks)\$5.00

Overdraft Fee (Each paid NSF item presented by check, in person withdrawal, or other electronic means,
as applicable).....\$32.00

Returned Item Fee (Each returned NSF item presented by check, in person withdrawal, or other electronic
means, as applicable).....\$32.00

*Limit of 5 overdraft fees and/or returned item fees per consumer account per day

Copy of Statement..... \$5.00 per statement

Activity Printout..... \$2.00

Item Image \$2.00

Stop payments (all items) \$32.00

Stop payments (checks)..... \$32.00

Stop payments (ACH payments) \$32.00

DDA & Savings Accounts closed within 60 days of opening\$25.00

Christmas Club Accounts Closed Within 6 Months of opening.....\$25.00

Photo copies\$5.50

Balancing of statements.....\$10.00 (per hour)

Wire transfers outgoing/incoming (Customers only)\$25.00

Foreign wires.....\$50.00

Collection item fee\$20.00

Safe deposit boxes\$20.00 - \$60.00 (annual fee)

Night drop bags (annual fee per bag)\$18.00 - \$20.00

An account is dormant if for one year (checking accounts) or five years (savings accounts) you have made no deposits
or withdrawals to or from the account.

Dormant account fee\$5.00 per month for 12 months

Debit Card / Pin Replacement Fee\$10.00

We may require not 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 any notice period may be restricted and may be subject to penalty. See your notice for early withdrawal.