

**SCHEDULE OF ACCOUNT SPECIFIC FEES
EFFECTIVE 07/01/2022**

DEPOSIT ACCOUNTS:

- \$100.00 MINIMUM REQUIRED TO OPEN ALL ACCOUNTS, UNLESS OTHERWISE SPECIFIED.
- ALL ACCOUNTS WILL AUTOMATICALLY CLOSE IF LEFT AT A \$0.00 BALANCE.

BASIC CHECKING – PERSONAL OR BUSINESS

- \$0.25 PER CHECK FEE OVER 10 IN A STATEMENT CYCLE.
- \$100.00 MINIMUM BALANCE REQUIREMENT.
- \$10.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

SMARTSTART CHECKING

- \$50.00 MINIMUM OPENING DEPOSIT.
- NO MONTHLY SERVICE CHARGE.
- \$5.00 PAPER STATEMENT FEE. FEE IS WAIVED IF ENROLLED IN E-STATEMENTS.
- \$0.50 PER CHECK FEE OVER 5 IN A STATEMENT CYCLE.

REGULAR CHECKING – PERSONAL OR BUSINESS

- \$0.25 PER CHECK FEE OVER 50 IN A STATEMENT CYCLE.
- \$500.00 MINIMUM BALANCE REQUIREMENT.
- \$15.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

INTEREST CHECKING

- \$0.25 PER CHECK FEE OVER 50 IN A STATEMENT CYCLE.
- \$1,000.00 MINIMUM BALANCE REQUIREMENT.
- \$15.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

COMMERCIAL CHECKING

- \$0.25 PER CHECK FEE OVER 150 IN A STATEMENT CYCLE.
- \$2,500.00 MINIMUM BALANCE REQUIREMENT.
- \$50.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

COMMERCIAL INTEREST CHECKING

- \$0.25 PER CHECK FEE OVER 150 IN A STATEMENT CYCLE.
- \$5,000.00 MINIMUM BALANCE REQUIREMENT.
- \$100.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

MONEY MARKET – PERSONAL OR BUSINESS

- \$5.00 PER TRANSACTION OVER 6 IN A STATEMENT CYCLE.
- \$2,500.00 MINIMUM BALANCE REQUIREMENT.
- \$20.00 PER MONTH FEE IF BALANCE FALLS BELOW MINIMUM.

SAVINGS ACCOUNT – PERSONAL OR BUSINESS

- \$3.00 PER TRANSACTION OVER 10 IN A STATEMENT CYCLE (QUARTERLY).
- \$100.00 MINIMUM BALANCE REQUIREMENT.
- \$10.00 PER QUARTER IF BALANCE FALLS BELOW MINIMUM.

HOURS OF OPERATION:

BUSINESS DAYS ARE DEFINED AS MONDAY THROUGH FRIDAY, EXCLUDING FEDERAL AND STATE HOLIDAYS.

LOBBY	9:00 A.M. TO 4:00 P.M. MONDAY THROUGH FRIDAY
DRIVE-UP	9:00 A.M. TO 5:00 P.M. MONDAY THROUGH FRIDAY
ATM	1:00 P.M. DEPOSIT CUT-OFF; AVAILABLE 24 HOURS

DEPOSITS MADE AFTER THE CLOSE OF BUSINESS OR ON A DAY THE BANK IS NOT OPEN WILL BE CONSIDERED MADE THE NEXT BUSINESS DAY THE BANK IS OPEN.

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SCHEDULE OF MISCELLANEOUS FEES

\$30.00	NON-SUFFICIENT FUNDS (NSF) FEE – EACH RETURNED ITEM/PAYMENT (CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL OR OTHER ELECTRONIC MEANS, AS APPLICABLE). NSF FEE IS THE SAME WHETHER AN ITEM IS PAID OR RETURNED.
\$3.00	DAILY OVERDRAFT FEE (PER BUSINESS DAY STARTING 1 ST DAY ACCOUNT IS OVERDRAWN. ACCOUNT CAN OVERDRAW BY BANK FEE OR CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL OR OTHER ELECTRONIC MEANS, AS APPLICABLE.)
\$3.00	AUTOMATIC TRANSFER TO COVER OVERDRAFT (PER TRANSFER)
\$5.00	RETURNED DEPOSITED ITEM (CHARGEBACK)
\$30.00	STOP PAYMENT REQUEST (OR RENEWAL) PER ITEM
\$30.00	WIRE TRANSFER FEE (CUSTOMER) OUTGOING DOMESTIC
\$75.00	WIRE TRANSFER FEE (CUSTOMER) OUTGOING INTERNATIONAL
\$30.00	COLLECTION FEE (INCOMING OR OUTGOING)
\$10.00	ACCOUNT CLOSED WITHIN 30-DAYS OF OPENING
\$30.00	RE-OPEN CLOSED ACCOUNT FEE
\$10.00	ACCOUNT VERIFICATION REQUEST
\$5.00	CASHIER'S CHECKS (CUSTOMER)
\$1.00	STARTER CHECKS (4 CHECKS PER SHEET)
\$3.00	RESEARCH FEE - STATEMENTS / CHECK COPIES / HISTORY RE-PRINTS (PER ITEM) 1ST REPRINT AT NO CHARGE
\$1.50	FOREIGN ATM FEE (WITHDRAWAL OR BALANCE INQUIRY)
\$10.00	DORMANT ACCOUNT FEE (PER STATEMENT CYCLE)
\$10.00	NEW DEBIT CARD FEE - INSTANT ISSUE
\$50.00	SAFE DEPOSIT BOX (3X10) ANNUAL RENT
\$75.00	SAFE DEPOSIT BOX (5X10) ANNUAL RENT
\$100.00	SAFE DEPOSIT BOX DRILLING FEE
\$100.00	GARNISHMENT / LEVY
\$20.00	CHECK CASHING (NON-CUSTOMER) PER NEAREST THOUSAND - UPON APPROVAL

LOAN FEES

CONSUMER LOANS

- \$100.00 DOCUMENTATION FEE
- \$ 50.00 EXTENSION FEE
- \$ 50.00 MODIFICATION FEE
- ADDITIONAL FEES MAY APPLY

COMMERCIAL & AG LOANS

- SUBJECT TO 1.00% ORIGINATION FEE
- \$100.00 DOCUMENTATION FEE
- \$250.00 REAL ESTATE EVALUATION FEE
- \$250.00 INSPECTION FEE
- \$500.00 ESCROW SETUP FEE
- \$ 50.00 EXTENSION FEE
- \$ 50.00 MODIFICATION FEE
- ADDITIONAL FEES MAY APPLY

HOME EQUITY LINES OF CREDIT

- \$250.00 ORIGINATION FEE
- \$250.00 REAL ESTATE EVALUATION FEE
- \$ 50.00 EXTENSION FEE
- \$ 50.00 MODIFICATION FEE
- ADDITIONAL FEES MAY APPLY

CONSUMER REAL ESTATE LOANS

(Includes Portfolio 80% LTV, 1st Time Home Buyer, & 1-4 Family Owner Occupied Construction)

- 1.00% ORIGINATION FEE (MINIMUM \$1,000.00)
- \$525.00 DOCUMENTATION REVIEW FEE
- \$500.00 ESCROW SETUP FEE
- \$500.00 CONSTRUCTION INSPECTION FEE
- ADDITIONAL FEES MAY APPLY