

**SCHEDULE OF ACCOUNT SPECIFIC FEES\***  
**EFFECTIVE 10/28/2022**

*\*This document is provided as a reference only. For full and complete disclosures governing your account, please consult the account Terms and Conditions and other documents received at account opening.*

**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.

|                 |   |
|-----------------|---|
| <b>LOBBY</b>    | 9:00 A.M. TO 4:00 P.M. MONDAY THROUGH FRIDAY  |
| <b>DRIVE-UP</b> | 9:00 A.M. TO 5:00 P.M. MONDAY THROUGH FRIDAY  |
| <b>ATM</b>      | 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 <sup>ST</sup> 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)<br>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, 1<sup>st</sup> 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