

LIMITS AND FEES DISCLOSURE

\$ 30.00	NSF RETURN CHG (CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS, AS APPLICABLE)
\$ 30.00	NSF PAID SERV CHG (CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS, AS APPLICABLE)
\$ 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	CSH MGMT TRANSFER CHARGE (PER TRANSFER)
\$ 5.00	RETURNED DEPOSITED ITEM
\$ 30.00	STOP PAYMENT REQUEST OR RENEWAL PER ITEM
\$ 30.00	WIRE TRANSFER FEE (CUSTOMER) OUTGOING
\$ 75.00	INTERNATIONAL WIRE TRANSFER FEE (CUSTOMER) OUTGOING
\$ 30.00	COLLECTION (INCOMING & OUTGOING) FEE
\$ 10.00	ACCOUNT CLOSING WITHIN 30 DAYS OF OPENING
\$ 30.00	REOPEN CLOSED ACCOUNT FEE
\$ 10.00	ACCOUNT VERIFICATION REQUEST
\$ 5.00	CASHIERS CHECKS (CUSTOMER)
\$ 3.00	STARTER CHECKS FOR FIRST SET (\$1 PER PAGE THEREAFTER)
\$.15	ENCODED COUNTER DEPOSITS/CHECKS PER ITEM (NO CHARGE WITH ORDER)
\$ 3.00	RESEARCH FEE – STATEMENTS/CHECK COPIES/HISTORY REPRINTS PER ITEM (FIRST REPRINT NO CHARGE)
\$ 1.50	ATM SERVICE CHARGE Wdl (FOREIGN ATM)
\$ 1.50	ATM SERVICE CHARGE Inq (FOREIGN ATM)
\$ 10.00	DORMANT ACCOUNT FEE – PER STATEMENT CYCLE
\$ 5.00	REPLACEMENT DEBIT CARD FEE (ORDERED)
\$ 10.00	REPLACEMENT DEBIT CARD FEE (INSTANT ISSUE)
\$ 30.00	INTERNET BILL PAYMENT INSUFFICIENT FUNDS FEE
\$ 30.00	INTERNET BILL PAYMENT STOP PAYMENT FEE
\$ 25.00	INTERNET BILL PAYMENT ANNUAL TRANSACTION CD
\$ 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

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.
ATM	2:00 P.M. DEPOSIT CUT-OFF; AVAILABLE 24 HOURS
DRIVE-UP	9:00 A.M. TO 5:00 P.M

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.