



SERVICE CHARGE LISTING

Account/Deposit Verification	\$20.00	Notary Fee (Clients only)	Free
Account Research (Per Hour)	\$35.00	Official Check.....	\$5.00
<i>Plus \$0.50 per copy of all items</i>		On-Us Check Cashing (Non-Clients).....	\$5.00
ATM/Debit Card Replacement	\$10.00	Overdraft Advantage Fee - fee incurred per paid overdraft advantage item created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
ATM/Debit Card Rush Orders (2 Days)	\$25.00	Consumer	\$35.00
ATM/Debit Card & PIN Rush Orders (2 Days).....	\$45.00	Commercial	\$37.00
ATM Surcharge (Centier) - Non-Clients	\$3.00	Overdraft (NSF) Fee - fee incurred per insufficient funds paid item. Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
ATM Surcharge (Foreign)	\$2.50	Consumer	\$35.00
ATM Surcharge (Foreign) - 50 Advantage	\$1.00	Commercial	\$37.00
Bill Pay Fee (acct does not have e-Stmt)....	\$5.95	Overdraft Transfer Charge	\$12.00
Chargeback Fee: the return of any deposited item to your account		Phone Transfer	\$12.00
Consumer	\$10.00	Photocopies (per page)	\$0.50
Commercial	\$15.00	Return Items Fee - fees incurred for return of items resulting from insufficient funds. Insufficient funds may have resulted from transactions created by check, in-person withdrawal, or other electronic means.	
Check Images in Statement Fee (monthly)		Consumer	\$35.00
Consumer.....	Free upon request	Commercial	\$37.00
Commercial.....	\$2.00	Safe Deposit Box Drill Box	\$125.00
Coin Counting (Clients)	Free	Safe Deposit Box Late Fee	\$10.00
Coin Counting (Non-Clients)	8.9%	Safe Deposit Box Lost Key	\$85.00
Collection Item		Savings Bond Replacement/Reissue.....	\$10.00
Domestic Check Collection	\$45.00	<i>Plus \$1 per bond</i>	
Foreign Check Collection	\$95.00	Signature Guarantee (Clients only)	Free
Exchange Foreign Currency	\$25.00	Stamp Orders (excluding Harland)	\$25.00
Counter Check (per check)	\$1.00	Statement (Duplicate or Special Cut).....	\$5.00
Dormant Account Fee (monthly)	\$5.00	Stop Payment Fee (per check).....	\$35.00
A Checking account is dormant if there have been no deposits or withdrawals for one year. A Savings account is dormant if there have been no deposits or withdrawals for three years.		Subpoena Fee (per hour)	\$35.00
Extended OD Charge: recurring fee charged for overdrafts.		Transfer IRA/HSA to another financial institution	\$30.00
Consumer	\$35.00	Visa Gift Card (per card).....	\$3.95
(Charged for overdrafts not cleared over a five (5) business day period)		Wire Transfer (Domestic)	
Commercial	\$37.00	Outgoing	\$30.00
(Charged every business day that the overdraft is not cleared)		Incoming	\$15.00
Garnishment/Judgment Fee	\$20.00	Wire Transfer (Foreign)	
Levy Fee	\$100.00	Outgoing (foreign currency)	\$30.00
Money Order.....	\$3.00	Outgoing (US dollars)	\$50.00
Multiple Signature Required Account (monthly).....	\$5.00	Incoming	\$15.00
Multiple Signature Exception Fee (per item)	\$5.00		
Night Deposit Bag (locked)	\$20.00		
Night Deposit Bag (zipper)	\$5.00		
Night Deposit Key Replacement	\$5.00		

