

Schedule of Fees – effective July 1, 2016

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Statement Copy	Fee for a duplicate paper copy of a periodic bank statement	\$5.00 per statement
Check Copy	Fee for a paper copy of the front and back of a cancelled check	\$2.50 per copy
Overdraft Fee Non-Personal Accounts Only	Fee that applies when an item paid on your behalf by the Bank causes an overdraft in your account <i>Applies to checks and preauthorized electronic withdrawals</i>	\$33.00 per item
Return Item Fee	Fee that applies when an item is presented for payment and there are not sufficient funds in your account to pay it; also known as a "bounced check" fee; charged at the Bank's discretion <i>Applies to checks and preauthorized withdrawals</i>	\$33.00 per item
Deposit Item Return (DEPOSIT ITEM RETUR)	Fee that applies when checks or other items deposited to your account are returned by the paying bank	\$10.00 per item
Stop Pay Charge	Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid	\$20.00 per request

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Checkbook Reorder (Preauthorized withdrawal by check vendor-description may vary based on vendor)	Fee for additional checks that you may order	No charge for first set. Additional checks will vary in cost based on style and quantity ordered
ATM Surcharge	Fee for withdrawals made at an ATM within the United States ("domestic")	<i>A fee may be assessed by the ATM owner for use of the ATM.</i>
ATM Withdrawal Fee (EFT S/C SVC CHG ATM WITHDRAW)	Fee for withdrawals made at an ATM inside of the United States not in the Surcharge free network	\$2.00 No Charge (Personal Accounts only)
International ATM Withdrawal (EFT S/C SVC CHG ATM WITHDRAW)	Fee for withdrawals made at an ATM outside of the United States ("international")	\$2.50 No Charge (Personal Accounts only)
Debit Card Transaction Fee (EFT S/C SVC CHG INTRNL TRAN)	Fee for debit card use at an international ATM or Point of Sale. The Bank does not charge a fee, however the card processor (MC, Visa) may assess the fee	1% of the transaction amount
Treasurers Check	Fee for a check for funds guaranteed by the Bank	\$12.00 per check
Legal Processing Fee	Fee assessed if the Bank receives a lien, levy or legal request for your account on which it must act	\$175.00

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Mailed Paper Statement Fee* (MAILED PAPER STMT) HSA Only	Mailed paper statement fee will be waived for the first three statement cycles after account opening. Fee can be avoided by enrolling for online statements	Online: Free Paper: Free
Excessive Transaction Fee (Savings and Money market accounts only)	Fee for each time an account exceeds the permitted number of transactions* of more than six (6) withdrawal transactions per statement cycle. *Please refer to the Account Agreement Terms and Conditions section covering WITHDRAWALS FROM ACCOUNTS for a complete description of transactions subject to this limit.	First month: No charge Second month: \$10.00 Third month: \$20.00
Writ Processing Fee	Fee assessed if the Bank receives a court-ordered instruction related to your account that it must follow	\$175.00
Outgoing Wire	Fee for sending funds by wire transfer to another U.S. financial institution	\$25.00 per transfer
International Wire (INTL WIRE XFER)	Fee for sending funds by wire transfer to a non-U.S. financial institution	\$45.00 per transfer

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Credit Card Funds Transfer Fee (this gets charged to your credit card)	Fee for transferring funds from your credit card to your account	2.50% of transaction amount
Funds Transfer Fee	Fee for receiving funds ("incoming") or sending funds ("outgoing") through the Automated Clearing House (ACH) network from/to another financial institution	Incoming: No charge Outgoing: \$5.00 for a non-automated transfer or paper transfer
Inactivity or Dormant Fee (INA/Dormant Fee)	Fee if your account has no Customer-initiated activity for a certain period of time If an account becomes inactive or dormant, we will notify you in writing with specific instructions on how to restore the account to an active status without the need to make any transactions	\$5.00 per month Fee may be less depending on your state statute
Card Replacement Fee	Fee to replace your ATM or debit card if you report it lost or stolen	\$10.00
Expedited Delivery	Fee for overnight delivery of documents or ATM/debit card	\$50.00 per delivery

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Faxing Fee	Fee to fax information you requested	\$2.00 per page
Demand Account Closing Fee	Fee to close your checking account if you decide to close within 90 days of account opening	\$20.00
Rollover Fee (HSAs only) <i>You will only be assessed the rollover fee or account closing fee.</i>	Fee to process the rollover of your Health Savings Account (HSA) to another financial institution	\$20.00
Account Closing Fee (HSAs only) <i>You will only be assessed the rollover fee or account closing fee.</i>	Fee if you close your Health Savings Account (HSA)	\$20.00
Annual Fee	Fee assessed annually to maintain your IRA account	\$35.00 per year
Maintenance Fee Applies to Premium Money Market Product	Fee imposed on your statement closing date, if the balance falls below \$2,500 any day during the statement cycle	\$5.00 per month

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Maintenance Fee (Safe Harbor Accounts Only)	Fee assessed when the first deposit is made to your account	\$35.00 per year
Maintenance Fee (ACCT MAINT FEE) HSA Only	Account maintenance fee will be waived for the first three statement cycles after account opening, and any statement cycle in which the account maintains a balance of (a) over \$2,500, or (b) over \$1,500, if an electronic deposit is credited to the account that statement cycle	\$2.50
Account Closing Fee (IRA only)	Fee to close your IRA	\$25.00

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FOR BUSINESS ACCOUNTS ONLY – FEES LISTED ABOVE MAY ALSO APPLY

Outgoing Wire	Fee for sending fund by wire using the Total Cash Manager (TCM) system to another U.S. financial institution (<i>Business accounts only</i>)	\$12.00 per transfer
Maintenance Fee (Business Checking Plus Account)	Monthly fee imposed on statement closing date	\$15.00
Maintenance Fees (24 Hour Business Checking Plus Account)	Monthly fee imposed with activity limited to 75 items, including checks and deposits	\$10.00 \$0.25 per item processed over 75

Maintenance Fees (Small & Advantage Business Checking Account)	Account maintenance fee will be waived for any statement cycle in which the account maintains a daily balance of \$1,000 or over Limited to 100 items processed per month, including checks and deposits	\$5.00 \$0.25 per item processed over 100
Minimum Balance Fee (Business Savings Account)	Fee imposed on statement closing date if the balance falls below \$1,000 any day of the statement cycle	\$10.00
Maintenance Fee Applies to Business Money Market Account	Fee imposed on statement closing date if the balance falls below \$5,000 any day of the statement cycle	\$10.00

Foreign Checks processed	Fee for processing a foreign check. This must be approved by the Bank	\$16.00
Positive Pay	This is a feature through TCM where payment of the check is confirmed	\$30.00 per month and .08 per item

*Please Note: Not all products are available for all branches.