

FEE SCHEDULE*
(As of January 1, 2016)

Checking Account Fees

| | |
|------------------------------------|-----------|
| Daily Balance_____ | NO CHARGE |
| Non-Sufficient Funds (NSF)_____ | \$20.00 |
| Return Items_____ | \$30.00 |
| Account Closed Within 60 Days_____ | \$20.00 |
| Stop Payment_____ | \$20.00 |

Savings Account Fees

| | |
|--|---------------------------|
| Non-Sufficient Funds (NSF)_____ | \$20.00 per item |
| Stop Payment_____ | \$20.00 per item or range |
| Returned Items_____ | \$30.00 per item |
| ACH (Electronic Payments) Rejects_____ | \$20.00 per item |
| Daily Balance of \$100.00 or Less_____ | \$2.00 per month |
| Dormancy Fee_____ | \$5.00 per year** |

Miscellaneous

| | |
|--------------------------------|------------------|
| Money Order_____ | \$0.75 per item |
| Counter Checks_____ | \$0.75 per item |
| Wire Transfers / Outgoing_____ | \$30.00 per item |

*The above fees are subject to change at anytime.

** Dormancy fees go into effect after one year of inactivity.