

## FEE SCHEDULE



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Closing Fee (if closed within 90 days of opening)	\$15.00
Account History Printout	\$2.00
ATM Transaction Fee	\$0.00
Bank (Official) Check (third party only)	\$3.00
Bond Redemption (no charge for CAP Member)	\$10.00
Check Charge (per check - only for Senior Preferred Checking. First 20 checks per statement cycle are free)	\$0.20
Checking Service Charge (monthly - for High Interest Checking if the balance falls below \$1,500 and Business Interest Checking if the balance falls below \$5,000)	\$8.00
Collection Item	\$25.00
Consecutive Day Overdraft Fee (per day beginning the 6th day)	\$5.00
Dormancy (monthly)	\$7.50
Facsimile Usage	\$5.00
Foreign Deposit Item	\$15.00
Garnishment	\$15.00
Money Market Service Charge (monthly - for money market accounts if the balance falls below \$5,000)	\$8.00
Notary (non-customer)	\$5.00
Online Banking Bill Payment Service Charge (monthly)	\$4.95
Online Banking Service Charge (monthly)	\$1.00
Online Banking Setup & Implementation (one time fee per user)	\$4.95
Overdraft Protection Transfer Charge	\$5.00
Overdraft/Returned Item (per item)	\$27.50
Paper Statement Fee (monthly)	\$0.00
Photocopies - Other Documents (per page)	\$0.40
Photocopy of Check (per item)	\$2.50
Photocopy of Official Bank Check	\$5.00
Point-of-Sale (PIN Based) Transaction Fee	\$0.00
Research (per hour)	\$30.00
Returned Deposit Item (per item)	\$7.50
Savings Service Charge (monthly - for savings accounts if the balance falls below \$100)	\$5.00
Statement Copy	\$3.00
Statement Reconciliation (per hour)	\$30.00
Stop Payment (including Official Bank Check)	\$20.00
Unavailable Funds (per item)	\$20.00
Visa Debit Card Replacement Fee	\$10.00
Wire Transfer In	\$0.00
Wire Transfer Out	\$20.00
Withdrawal charges (per transaction for each withdrawal (debit) over 6 per month - only for savings and money market accounts)	\$3.00