

**CHECKING ACCOUNTS**

<b>Checks</b> - (charge for printed checks - direct/ACH withdrawal from account)	Varies by style
<b>Charge to Return Check</b> - Checks Returned for Non-sufficient or Uncollected Funds, Visa® Debit/ATM Card Transactions, ACH Preauthorized or Other Withdrawals, Internet Transactions, or any other type of deductions for which funds are not available when presented.	\$30.00 per item up to maximum of \$120 per day
<b>Charge to Pay a Return Check</b> - Checks presented, but NOT Returned for Non-sufficient or Uncollected Funds, Visa® Debit/ATM Card Transactions, ACH Preauthorized or Other Withdrawals, Internet Transactions, or any other type of deductions for which funds are not available when presented, BUT that are instead paid AFTER adequate funds are deposited BEFORE the processing deadline that day.	\$15.00 per item up to maximum of \$45 per day
<b>Stop Payment Service Charge Amt</b>	\$30.00
<b>Monthly Service Fee</b> - monthly charge for accounts that do not meet the minimum \$200.00 Average Daily Balance requirement.	\$4.00 monthly
<b>Terminal Surcharge</b> - fee charged at ATM for use of that machine (no charge for customers using this Bank's ATM or those in the Liberty Alliance).	Per disclosure at ATM
<b>Replacement of Visa® Debit/ATM Card fee</b>	\$10.00 if lost or stolen, \$2.00 if damaged
<b>Copy of Cancelled Check</b>	\$5.00
<b>Copy of Bank Statement</b>	\$5.00 per item
<b>Account Research and/or Statement Reconciliation</b>	\$25.00 per hour (\$10.00 minimum)
<b>Certified Check Fee</b> - charge to certify a customer's check written on their account.	\$10.00 per item

**SAVINGS ACCOUNTS**

<b>Minimum Balance to Earn Interest</b> (except Li'l Savers Club and Leap Forward Teen Accounts which have no minimum)	\$100.00
<b>Minimum Balance to maintain an account</b> (except Li'l Savers Club and Leap Forward Teen Accounts which have no minimum)	\$25.00
<b>Inactivity Fee</b> (monthly on accounts with no activity for two years, ie. Dormant)	\$2.00 per month if balance falls below \$250
<b>Excess Transactions (over regulatory limit of 6)</b>	\$10.00 per month affected

**MMDA ACCOUNTS**

<b>Minimum Balance to Earn Interest</b>	\$1,000.00
<b>Minimum Balance to maintain an account</b>	\$250.00
<b>Inactivity Fee</b> (monthly on accounts with no activity for two years, ie. Dormant)	\$5.00 per month
<b>Excess Transactions (over regulatory limit of 6)</b>	\$10.00 per month affected

**OTHER SERVICES**

<b>Money Order Fee</b>	\$3.00 each
<b>Wire Transfer Fee</b> (Domestic Transfers only)	\$25.00 each
<b>Incoming Wire Fee</b>	\$10.00 each
<b>Safe Deposit Box Rental</b>	Varies on Box Size
<b>Safe Deposit Box Forcible Opening</b> - lost key(s)	Quoted as Needed
<b>Incorrect Address Fee</b>	\$5.00 per returned statement
<b>Signature Guarantee Fee</b>	\$5.00 each - Customers Only
<b>Club Account Early Withdrawal</b> (Christmas or Vacation)	\$2.00 per withdrawal
<b>Club Account Early Closure</b> (Christmas or Vacation)	\$5.00 plus forfeiture of all interest earned
<b>Account Closure Fee</b>	\$20.00 if closed within 90 days of opening any account
<b>Escheat Fee</b> (unless prohibited by individual state law)	\$20.00 per account
<b>Garnishment Fee or IRS Levy Fee</b>	\$100.00 per occurrence

Contact an employee for further information about fees, especially those that vary or are subject to quote.