

<b>Fee Schedule</b>	
<b>Savings Account Fees</b>	
Excessive Withdrawals	\$10.00/Withdrawal after 6 per month
IRA, ESA, HSA Shares	\$10.00/year
<b>Checking Account Fees</b>	
Money Market	Minimum Balance of \$2,000 \$10.00 fee if not maintained \$0.50/Withdrawal after 3 per month
Select Checking	\$8.00/month Fee reduced to \$6.00 if you receive your monthly statements electronically. Fee is also reduced \$0.20 each time you use your debit card for transactions of more than \$5.00.
Business Checking	\$10.00/month Fee waived w/e-Statements, and \$1,000 balance or 10 debt card transactions
Sole Proprietor checking	\$5.00/month Fee waived w/e-Statements, and \$1,000 balance or 10 debt card transactions
<b>All Checking Accounts:</b>	
Overdraft Privilege	\$30.00 /Item
Check Printing	Prices may vary depending on style
Check Stop Payment	\$10.00/Check; \$50 for range
<b>Other Service Fees (applicable to all accounts)</b>	
Account Closing	\$5.00 if closed within 30 days
Account Reconciliation / Balancing / Research	\$10.00/Hour; 1 hour minimum
ACH Stop Payment	\$10.00/One time; \$50/Permanent
ATM/Debit Card Replacement	\$5.00/card
Check Cashing	\$2.00/Hundred Inactive Accounts Only. Inactive account is defined as having no activity within the last 30 days and a balance less than \$500.00.
Debit/Credit Card Deposits or Payments	\$10.00/Transaction Online \$15.00/Transaction by phone or in person No Charge for recurring transactions
Dormant Account	\$25.00/account Dormant account is defined as an account having no activity for 365 days. The fee will be charged once a year for dormancy.
Garnishment	\$50.00 each
Money Orders	\$2.00 each; Free w/ Senior Checking & Hometown Hero Checking
NSF/Return Item	\$30.00 /Item
Return Mail	\$3.00
Safe Deposit Box Key	\$10.00/Key
<b>Safe Deposit Box</b>	
3x10 Box	\$20.00; Free w/ Senior Checking
5x10 Box	\$30.00
10x10 Box	\$40.00
Safe Deposit Box Drilling and Key Replacement	Cost is determined by drilling company
Statement Mail Fee	\$2.49 / statement; Free for Youth 0 - 17 yrs old & Seniors 55+
Teller Check	\$2.00/check; Free w/ Senior Checking & Hometown Hero Checking
<b>Wire Transfer</b>	
Outgoing	\$20.00 each
International	\$30.00 each