

## SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replace lost debit card.....	\$10.00
Money Orders .....	\$5.00
Official Checks .....	\$8.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, bank fees or other electronic transactions and, if you opt-in, by ATM withdrawal and point-of-sale transactions.

NSF Item Paid (Overdraft Fee) - each item paid .....	\$32.00
Continued Overdraft Fee* .....	\$5.00
Overdraft Protection Transfer Fee (from Savings to Checking) .....	\$10.00
NSF Item Returned – each .....	\$32.00
Stop payments – each .....	\$35.00
Return Deposited Item Fee .....	\$4.50
Paper Statement Fee.....	\$3.95
Inactive Account Fee (Assessed after two (2) years of no activity on an account)	
Checking.....	\$5.00 per month
Savings .....	\$15.00 per quarter
Account research / reconciliation .....	\$30.00/hour
Legal Processing Fee (Garnishments, Levies and Citations).....	\$100.00
Written credit inquiry .....	\$10.00
Wire transfers - customers only	
Outgoing .....	\$25.00
Incoming .....	\$10.00
Foreign wire transfers – Outgoing .....	\$50.00
Zipper Bags .....	\$5.00 per bag
Directo A Mexico® .....	\$10.00
Collection Items.....	\$25.00 per item
Coin and Currency Orders .....	1% per order
Noncustomer check cashing fee (on-us items only) .....	\$10.00 per item
Early Account Closure Fee .....	\$25.00 if account is closed within 180 days of opening

### Safe Deposit Boxes (Select Locations)

2"x5" .....	\$30.00/year
3"x5" .....	\$40.00/year
5"x5" .....	\$55.00/year
10"x3" .....	\$65.00/year
10"x5" .....	\$80.00/year
10"x10" .....	\$115.00/year
20"x20" .....	\$275.00/year

Drill Fee .....	\$125.00
Late Fee .....	\$25.00/year

If you have questions or need additional information regarding our services or charges, please contact our Retail Banking Department.

\* After the account is overdrawn 5 calendar days, the continued overdraft fee will begin on the 6<sup>th</sup> business day; the continued overdraft fee is only charged on business days.