

Schedule of Fees

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Statement Copy Fee	Fee for a duplicate paper copy of a periodic bank statement	No charge
Return Item Fee	Fee that applies when an item is presented for payment and there are not sufficient funds in your account to pay it; also known as a "bounced check" fee; charged at the Bank's discretion <i>Applies to checks, in-person withdrawals, ATM withdrawals and withdrawals by other electronic means.</i>	No charge
Deposit Return Item Fee	Fee that applies when checks or other items deposited to your account are returned by the paying bank	No charge
Stop Pay Charge	Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid	No charge
ATM Surcharge	Fee for withdrawals made at an ATM within the United States ("domestic")	No charge <i>Note: A fee may be assessed by the ATM owner for use of the ATM</i>
International ATM Withdrawal (EFT S/C SVC CHG ATM WITHDRAW)	Fee for withdrawals made at an ATM outside of the United States ("international")	No charge <i>Note: A fee may be assessed by the ATM owner for use of the ATM</i>

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Debit Card Transaction Fee (EFT S/C SVC CHG INTRNL TRAN)	Fee for debit card transactions made within the United States ("domestic") or outside of the United States ("international")	Domestic: No charge International: No charge <i>Note: The card association (for example, Visa or MasterCard) may charge a conversion fee of 1% of transaction amount</i>
Statement Fee	No Charge	Online: No charge Paper: No charge
Treasurers Check	Fee for a check for funds guaranteed by the Bank	No charge
Legal Processing Fee	Fee assessed if the Bank receives a lien, levy or legal request for your account on which it must act	No charge
Expedited Delivery	Fee for overnight delivery of documents or ATM/debit card	\$50.00 per delivery
Writ Processing Fee	Fee assessed if the Bank receives a court-ordered instruction related to your account that it must follow	No charge
Outgoing Wire	Fee for sending funds by wire transfer to another U.S. financial institution	No charge
International Wire (INTL WIRE XFER)	Fee for sending funds by wire transfer to a non-U.S. financial institution	No charge

Item (applies to Deposit Accounts only)	Description	Fee (in U.S. dollars)
Credit Card Funds Transfer Fee (this gets charged to your credit card)	Fee for transferring funds from your credit card to your account	2.50% of transaction amount
Funds Transfer Fee	Fee for receiving funds ("incoming") or sending funds ("outgoing") through the Automated Clearing House (ACH) network from/to another financial institution	Incoming: No charge Outgoing: No charge
Inactivity or Dormant Fee (INA/Dormant Fee)	Fee if your account has no Customer-initiated activity for a certain period of time	No charge
Faxing Fee	Fee to fax information you requested	No charge
Card Replacement Fee	Fee to replace your ATM or debit card if you report it lost or stolen	No charge
Excessive Transaction Fee (savings and money market accounts only)	Fee for each time an account exceeds the permitted number of transactions* of more than six (6) withdrawal transactions per cycle. <i>*Please refer to the Account Agreement Terms and Conditions section covering WITHDRAWALS FROM ACCOUNTS for a complete description of transactions subject to this limit.</i>	First moth: No charge Second month: \$10.00 Third month: \$20.00