

# Personal Client Fee Schedule

## Essential Checking Fees *(each occurrence)*

### Checking Activity

20 or Fewer Transactions per Month.....	Included
More Than 20 Transactions per Month each.....	\$ .20
ATM Transactions	
4 or fewer.....	Included
5 or more.....	\$ 2.00
Quicken/QuickBooks/MS Money Downloads	
Monthly Access Fee.....	\$ 10.00
Download Fee (each).....	\$ 5.00

## Enhanced Checking Fees

Checking Activity.....	Unlimited
ATM Transactions.....	Unlimited
Quicken/QuickBooks/MS Money Downloads.....	Included
Private Access Sweep Account.....	Included

## Banking Services

### Wire Transfers- Each Occurrence

International- Outgoing.....	\$ 35.00
International- Incoming.....	\$ 15.00
Domestic- Outgoing.....	\$ 35.00
Domestic- Incoming.....	\$ 15.00
Tracer.....	\$ 10.00

### Collection Items- Each Occurrence Plus Costs

Incoming/Outgoing.....	\$ 20.00
International.....	\$ 30.00

### Legal Processes- Each Occurrence

Garnishments/Attachments/Levies.....	\$ 75.00
Account Research or Reconciliation (each per hour).....	\$ 35.00

### Cashier's Checks

Clients.....	\$ 7.00
Non-Clients.....	\$ 15.00
Foreign Drafts.....	\$ 25.00
Returned Deposit Item.....	\$ 10.00

### Stop Payments *(per request)*

Check.....	\$ 22.50
Preauthorized Transfer <i>(non-ACH)</i> .....	\$ 15.00

### Insufficient Funds

Item Paid.....	\$ 30.00
Item Returned.....	\$ 30.00
Maximum Daily Charge(per account)	\$200.00
Interest Rate.....	18.00%

### Uncollected Funds-

Per Item Collected.....	\$ 10.00
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### Other Services

Person-to-Person Telephone Transfers	\$ 5.00
Large Return Notifications.....	\$ 15.00
Check Printing Charges.....	Varies
Endorsement Guarantee.....	\$ 15.00
Closed Account Within 90 Days <i>(each)</i> .....	\$ 20.00
Dormant Account Notice.....	\$ 2.00
Escheatment Notice.....	\$ 5.00
References/Credit Verifications.....	\$ 15.00
Excessive Reg D Withdrawals From Money Market Accounts.....	\$ 20.00
Replacement Debit Cards.....	\$ 5.00

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