



Fees Effective From: 2/01/08

ACCOUNT SERVICES

Description	Amount
Checking Plus Account (S5) service charge (per month - if balance falls below minimum)	\$5.00
Amplified Checking Account (S3) service charge (per month)	\$5.95
Account Closing Fee (if closed within 90 days of opening)	\$10.00
Incoming collection item	\$10.00
Outgoing collection item	\$10.00
Money Market excessive withdrawal fee	\$10.00
Money Market service charge (per month - if balance falls below minimum)	\$10.00
Free Checking (S9) Account Paper Statement Fee	\$2.25
Returned Mail Processing Fee	\$4.00
Inactivity Fee (per month, after 12 months of inactivity)	\$5.00
Stop payments (each - in branch)	\$30.00
Stop payments (each - online)	\$20.00
Returned deposit items (1 party - each)	\$30.00
Returned deposit items (2 party - each)	\$5.00
Insufficient Funds (NSF) check / debit card / ACH	\$30.00
IDO Deposit Reversal Fee	\$30.00
Money Market account checks over the max of 3 per month (each)	\$30.00
Overdraft Transfer from Savings (per transaction)	\$5.00
Privilege Pay Overdrafting (each)	\$30.00
Check Printing	Varies by style

Fees are subject to change. Please see the [Forms & Disclosures page](#) for additional disclosures.