

## COMMERCIAL ACCOUNT ANALYSIS

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

Direct deposit to checking or savings	no charge
Preauthorized withdrawal from checking or savings	no charge
Telebanking Service	no charge
On-line Banking	no charge
E-Statement Delivery	no charge
Bill Pay Service (without e-statement delivery)	\$5.00 per month

### NON-ANALYZED FEES AND CHARGES:

Check printing - Fee depends on style of check ordered.	
Temporary checks (per page of four)	\$1.00
Overdraft Charge (each)	\$29.50
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Return Check Charge (each)	\$29.50
The categories of transactions for which a return check charge fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Deposit Item Returned Charge (each)	\$10.00
Courtesy Statement	\$2.00
Account research (minimum one hour)	\$20.00 per hr
Account reconciliation (minimum one hour)	\$20.00 per hr
Account closed within 90 days of Opening	\$25.00
Wire transfer (incoming or outgoing):	
Domestic - Outgoing	\$20.00
Domestic - Incoming	\$15.00
International - Outgoing	\$50.00
International - Incoming	\$35.00
Garnishments (plus legal fees)	\$25.00
Executions (plus legal fees)	\$25.00
Levies (plus legal fees)	\$25.00
Auditor confirmations	\$10.00

### ACCOUNT ANALYSIS FEES AND CHARGES:

Check	\$0.05
Withdrawal	\$0.05
Check cashed for force pay debit	\$0.05
ACH or Electronic transaction	\$0.05
Automatic loan payment	\$0.05
Telephone transfer withdrawal	\$1.00
Stop payment - New or renewal	\$25.00
Collection Items:	
Drafts	\$10.00
Checks	\$7.50
Cashier's Check purchased	\$3.00
Money Order purchased	\$1.00
Deposited Items Charge per item:	
On Us Items	\$0.025
Transit Items	\$0.035
Cash Services:	
Loose Coin Deposit (Per \$100)	\$5.00
Rolled Coin Order (Per roll)	\$0.10
Strapped Currency Order (Per Strap)	\$0.20
Monthly Maintenance Fees:	
Without Merchant Deposit Capture	\$10.00
Including Merchant Deposit Capture	\$50.00
Earnings Credit Allowance:	
An earnings credit allowance will be applied that is not less than the average of the previous four weeks 90 Day T-Bill rate at month end.	
Reserve Rate	3%