

PERSONAL SCHEDULE OF FEES AND CHARGES

ATM Card/ Visa® Debit Card

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|--|--------------------------|
| Rush Shipping | \$75/card |
| Replacement Card | \$5.00/card |
| International Service Assessment (ISA) Fee | 1% of transaction amount |
| Out-of-Network ATM Fee | \$2.00/transaction |

Checks

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|--|----------------|
| Cashier's Checks | \$5.00 |
| American Express Gift Cheque | \$2.00 |
| American Express Travelers Cheques | 1% of purchase |

Checks Deposited

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|---------------------------------|-------------|
| Returned Deposit Item | \$5.00/item |
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Non-Sufficient Funds

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|--|--------------|
| Overdraft. | \$20.00/item |
| Returned Item. | \$20.00/item |
| Maximum Overdraft and Returned Item Fees | \$120.00/day |

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|------------------------------|--------|
| Check Printing Fee | varies |
|------------------------------|--------|

Collections

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|----------------------------------|--------------------------------------|
| Domestic Incoming | \$15.00/item, plus third party costs |
| Domestic Outgoing. | \$15.00/item, plus third party costs |
| International Incoming | \$25.00/item, plus third party costs |
| International Outgoing | \$25.00/item, plus third party costs |

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|----------------------------------|-------------|
| Dormant/Escheat Notice | \$2.00 each |
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| Excessive Transaction Fee | \$15.00/excessive transaction |
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|----------------------|-------------------|
| Notary Fee | \$10.00/signature |
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|---------------------------|--------------------------|
| IRA Trustee Fee | \$75 per plan / per year |
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Services

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|-----------------------------------|--------------|
| Legal Process | \$25.00 |
| Account Research. | \$25.00/hour |
| Photocopying | \$0.20/page |
| Verification of Deposit | \$10.00 |
| Fax Transmissions. | \$3.00/page |

Services

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|--|---|
| Expedited Handling | \$20.00 or shipping, whichever is greater |
| Duplicate Tax Information | \$3.00 |
| Medallion Guarantee | \$15.00/signature |
| Signature Guarantee Standard | \$10.00/signature |

Statements

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|---------------------------------|-------------|
| Copies of Paid Checks | \$2.00/item |
| Snapshot Statement | \$5.00 |
| Duplicate Statements. | \$5.00 |

Stop Payments

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|--------------------------------|---------|
| Stop Payments | \$10.00 |
| Stop Payment Renewal | \$10.00 |

Telephone

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|------------------------------|--------------|
| Telephone Transfers. | \$5/transfer |
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Wire Transfers

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|----------------------------|--------------|
| Incoming | No Charge |
| Domestic Outgoing. | \$10.00/wire |
| Foreign Outgoing. | \$30.00/wire |