



OTHER DEPOSIT ACCOUNT CHARGES

Christmas Club.....	\$5.00 per withdrawal prior to disbursement date
Dormant account monthly fee **.....	\$5.00
Duplicate Statement.....	\$7.00
Foreign Check Collection (plus exchange rate).....	\$5.00
Insufficient Funds/Overdraft Fee per item*.....	\$37.00
Indemnity bond.....	\$5.00
Interim Statement (out of cycle).....	\$7.00
Personalized Checks.....	Prices Vary
Reconciliation of Statement	\$15.00 (per 1/2 hour or fraction thereof, \$15 minimum)
Research Checking.....	\$15.00 Savings.....\$6.00 (per 1/2 hour plus \$.50 each copy)
Returned Deposited Item (per item).....	\$12.00
Statement Copy	\$7.00 (requesting a previous statement)
Statement Printout (teller).....	\$0.50 per page
Stop Payment.....	\$37.00/Item \$60.00/Series
Tax Club.....	\$5 per withdrawal prior to automatic disbursement dates
Transfer for overdraft protection.....	\$7.00
Vacation Club.....	\$3 per withdrawal over 6

OTHER MISCELLANEOUS CHARGES

ATM transaction fee (not-on-us).....	\$1.50
ATM card replacement fee.....	\$10.00
Cashier's Check.....	\$7.00
Collection Item/Sight drafts.....	Greater of 1% or \$10
Fax Transmittal (per page).....	\$5.00
Microfilm copies.....	\$0.50 (per copy plus research time)
Money Order.....	\$3.00
Night Deposit Bag (non-refundable).....	\$15.00
Night Deposit Key (refundable).....	\$3.00
Photocopies (per copy).....	\$0.50

OTHER MISCELLANEOUS CHARGES (CON'T)

Research (non-Deposit).....	\$6.00 (per 1/2 hour plus \$.50 each copy)
Safe Deposit Box.....	Price varies with size
Safe Deposit Rental Late Payment.....	\$10.00
Safe Deposit Box Drilling.....	Actual Cost
Safe Deposit Box Inventory.....	\$25.00 per hour (\$15 minimum charge)
Safe Deposit Box Key (replacement/lost).....	\$10.00
Security Transactions:	
Per security plus broker fee.....	\$15.00
Stock transfer excluding FCFC.....	\$5.00
To purchase US Treasury.....	\$50.00
Signature Guarantee (per document).....	\$5.00
Tax Levy.....	\$100.00
Treasury Transaction.....	\$15.00 (per transaction plus Federal Reserve cost)
VISA Gift Cards.....	\$2.95
Wire Transfers:	
Incoming Domestic.....	\$15.00
Outgoing Domestic.....	\$20.00
Incoming Foreign.....	\$35.00 minimum
Outgoing Foreign.....	\$35.00 minimum

NON-CUSTOMER FEES

Check Cashing (per check)	
Comchek.....	\$10.00
Approved 1.00% or.....	\$6.00 minimum
Coin Counting	
\$20.00 or less.....	\$2.00
\$20.01 to \$200.....	\$5.00
\$200.01 and greater.....	5% of amount counted
Corporate Coupons.....	Federal Reserve
Fax Transmittal per page.....	\$5.00

* The per item insufficient funds/overdraft fee may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.

** An account is considered Dormant if there has been no customer initiated activity for a period of one (1) year on checking and club accounts and two (2) years on saving and money market accounts.