

SCHEDULE OF FEES

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

Replace lost debit card.....	\$10.00
Money Orders	\$5.00
Official Checks	\$8.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, bank fees or other electronic transactions and, if you opt-in, by ATM withdrawal and point-of-sale transactions.

NSF Item Paid (Overdraft Fee) - each item paid	\$32.00
Continued Overdraft Fee*	\$5.00
Overdraft Protection Transfer Fee (from Savings to Checking)	\$10.00
NSF Item Returned – each	\$32.00
Stop payments – each	\$35.00
Return Deposited Item Fee.....	\$4.50
Paper Statement Fee.....	\$3.95
Inactive Account Fee (Assessed after two (2) years of no activity on an account)	
Checking.....	\$5.00 per month
Savings.....	\$15.00 per quarter
Account research / reconciliation	\$30.00/hour
Legal Processing Fee (Garnishments, Levies and Citations).....	\$100.00
Written credit inquiry	\$10.00
Wire transfers - customers only	
Outgoing	\$25.00
Incoming	\$10.00
Foreign wire transfers – Outgoing.....	\$50.00
Zipper Bags.....	\$5.00 per bag
Directo A Mexico®	\$10.00
Collection Items.....	\$25.00 per item
Coin and Currency Orders	1% per order
Noncustomer check cashing fee (on-us items only)	\$10.00 per item
Early Account Closure Fee	\$25.00 if account is closed within 180 days of opening

Safe Deposit Boxes (Select Locations)

2"x5"	\$30.00/year
3"x5"	\$40.00/year
5"x5"	\$55.00/year
10"x3"	\$65.00/year
10"x5"	\$80.00/year
10"x10"	\$115.00/year
20"x20"	\$275.00/year

Key Deposit.....	\$20.00
Drill Fee	\$125.00
Late Fee	\$25.00/year

If you have questions or need additional information regarding our services or charges, please contact our Retail Banking Department.

* After the account is overdrawn 5 calendar days, the continued overdraft fee will begin on the 6th business day; the continued overdraft fee is only charged on business days.