

## Disclosure of Fees

\$ 38.00	NSF/Overdraft Return Item (Per Item)
\$ 38.00	NSF/Overdraft Paid Item (Per Item)
\$ 38.00	Stop Payment (Per Item)

### Account Research

\$ 30.00	Per Hour
\$ 1.50	Check Copy
\$ 5.00	Copy of Previous Periodic Statement
\$ 8.00	Cashier's Check – Client Request
\$ 15.00	Returns (Deposited Items Returned Unpaid)
\$ 15.00	ACH Returns
\$ 17.00	Special Handling on Returns (Deposited Items Returned Unpaid)
\$ 25.00	Monthly Fee for Accounts with Multiple Signature Requirement on Paid Items
\$ 0.50	Per Item Fee for Accounts with Multiple Signature Requirement on Paid Items
\$ 15.00	Wire Transfer – Domestic Incoming
\$ 25.00	Wire Transfer – Domestic Outgoing
\$ 15.00	Wire Transfer – Commercial Outgoing Online (Business Clients Only)
\$ 15.00	Wire Transfer – International Incoming
\$ 50.00	Wire Transfer – International Outgoing
\$ 15.00	Foreign Currency Purchase or Exchange (\$250 Minimum)
\$ 25.00	Foreign Draft Purchase
\$ 35.00	Deposited Item Drawn on any Canadian Financial Institution
\$ 35.00	Deposited Item Drawn on any Non-Canadian Foreign Financial Institution
\$ 12.00	Courier Pick-Up (Business Clients Only)

### Safe Deposit Box

	Annual Rental Charge (varies depending on the size of the box. Please contact an office for details.)
\$150.00	Safe Deposit Box Lost Key/Box Drilling
\$ 5.00	Safe Deposit Box Late Fee
\$ 20.00	Items Sent for Collections (Per Item)
\$100.00	Levy or Garnishment Processing
\$ 40.00	Close Account Due to Negative Balance
\$ 30.00	Overdraft Fee (assessed on accounts that remain overdrawn after close of business on 7th business day after initial overdraft)
\$ 5.00	Monthly Dormant Account Fee
0.90%	MasterCard Cross Border Fee equal to 0.90% of the U.S Dollar value of any transaction conducted at a non-U.S. merchant or location. Fee is originated by MasterCard.
0.20%	MasterCard Currency Conversion Fee equal to 0.20% of the U.S. Dollar value of any transaction where a conversion to a non-U.S. Dollar denomination occurs. Fee is originated by MasterCard.
\$ 50.00	ATM or Debit Card Rush Order Fee
\$ 5.00	Replacement ATM or Debit Card (after two in a 12-month period)