

FEE SCHEDULE

Fee Schedule



We appreciate your decision to open a deposit account with us. This schedule sets forth certain conditions, rates, fees, and charges that are specific to your Account. Each Account Holder agrees to the terms set forth on this Deposit Account Rate and Schedule, and acknowledges that it is a part of the Account Agreement. Subject to applicable law and terms of the Account Agreement, we may amend the rates, fees and charges contained in this schedule from time to time.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An Overdraft Funds Charge of \$35.00 will be charged per item for overdrafts created by checks or draft, in-person withdrawal, ATM withdrawal, or other electronic means. A Non-sufficient Funds Charge of \$35.00 will be charged per item for any check or draft, in-person withdrawal, ATM withdrawal, or other electronic withdrawal presented against an account not having sufficient funds available to pay the items.

Account Related Fees

Account Activity Printout (current month): \$1.00 per page

Account Closure (Within 90 days of Opening): \$25.00

Account Research: \$25.00 hourly (\$25.00 minimum)

Analysis Charge (applies to Specialized Commercial Checking and Premium Commercial Checking only - fee agreement will be provided)

Daily Overdraft Charge: \$5.00 per day

Dormant Account Fee: \$10.00 per statement cycle

Excess Debit: \$5.00 per item

Hold Statement Charge: \$5.00 per month

Returned Mail Fee: \$10.00

Returned Item Charge: \$25.00 per item

Statement Copy Charge: \$5.00 per statement

Stop Payment Fee: \$35.00 per item

Debit Card Related Fees

ATM Terminal Usage Fee (Non-Customer): \$4.00 per transaction

ATM/Debit Card Reissue: \$10.00 per card

Non-LSB ATM Withdrawal Fee WDRL FEE: \$2.00 per transaction

Safe Deposit Box Related Fees

3 x 5: \$40.00 per year

3 x 10: \$50.00 per year

5 x 10: \$60.00 per year

10 x 10: \$90.00 per year

Safe Deposit Box Lock Drilling Fee: \$150.00 per box

Safe Deposit Box Replacement Key Fee (in addition to drilling fee): \$15.00 per key

Safe Deposit Box Late Rental Payment: \$10.00

Wire Transfer Service Fees:

Domestic Incoming Wire Fee: \$10.00 each

Domestic Outgoing Wire Fee (branch assisted): \$35.00 each

International Incoming Wire Fee: \$30.00 each

International Outgoing Wire Fee (branch assisted): \$45.00 each

Return Wire Fee: \$40.00 each

Various Services and Fees

Additional Night Deposit Lock Bag Key: \$20.00

Alternative Statement Charge (mailed to additional address): \$7.00 per statement

Cashier's Check Fee: \$5.00 each

Check Cashing Fee (Non customer): \$5.00

Collection Item - International or Domestic: \$30.00 per item

Counter Check Fee (set of 4): \$1.00

Foreign Currency Exchange Fee: \$35.00 per request

Interim Statement Charge: \$5.00 per statement

IRA Closing Fee (Transfer or Withdrawal): \$20.00

Levy, Garnishment, or Legal Fee: \$150.00

Night Deposit Lock Bag: \$20.00 each

Photocopies: \$5.00 per page

Replacement Cashier's Checks Payable to Business or Individual: \$10.00 each
Zipper Money Bag Fee: \$5.00 per bag

Treasury Services and Fees

ACH Origination Service Fee (Monthly): \$25.00

ACH Origination Per Item Fee: \$0.10

ACH Returned Per Item Fee: \$1.00

ACH Returned Unauthorized Per Item Fee: \$10.00

Domestic Wire Transfer Fee (per wire): \$25.00

International Wire Transfer Fee (per wire): \$35.00

Remote Deposit Capture Fee (Monthly): \$25.00

Remote Deposit Capture Equipment Fee (Unreturned): \$1,000.00