

Stop Payment Fee	\$35.00
Overdraft Fee[^]: Fee charged when your available account balance is not sufficient to pay for an item or transaction (check, in-person withdrawal, or other electronic means), but the Bank pays (or covers) the transaction	\$35.00
Nonsufficient Funds (NSF) Fee[^]: Fee charged when your account's available balance is not sufficient to pay for an item or transaction and the Bank returns the item or transaction unpaid	\$35.00
Dormant Account Fees*: Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
Wire Transfers: Outgoing Wire Outgoing Online Wire (Domestic) Incoming Wire International Wire	\$15.00 \$10.00 \$5.00 \$35.00
Online Banking Fees: Business Online Banking Single User Fee (without eStatement enrollment) Business Online Banking Multi User Fee Bill Pay (free up to 15)** Bill Pay – Same Day Bill Pay – Overnight Check	\$5.00 per month \$12.00 per month \$.50 each, after 15 \$9.95 \$14.95
Other Banking Fees: Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Return of Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee Return of Deposited Item Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Research (per hour) Account Research (per check) Account Activity Printout/Statement Copy Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) Charge Off Fee Medallion Stamp Fee	\$2.00 \$5.00 \$5.00 \$10.00 \$10.00 \$5.00 \$5.00 \$1.00 \$8.00 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$2.00 \$20.00 \$20.00 \$12.00 \$50.00

Effective FEBRUARY 1, 2021, the following fees are INCREASING:

Wire Transfers: Incoming Wire Outgoing Wire (Domestic) Outgoing Wire (International) Outgoing Online Wire (Domestic) Outgoing Online Wire (International) Drawdown Wire	\$10.00 \$30.00 \$50.00 \$20.00 \$40.00 \$20.00
Other Banking Fees: Cashier's Check Collection Fee Foreign ATM Transaction Fee Account Activity Printout/Statement Copy International Service Assessment (Regardless of currency conversion)	\$10.00 \$20.00 \$2.50 \$5.00 3%

[^]NSF items and transactions may be presented for payment multiple times if your available balance is not sufficient; the Bank may charge a fee for each return and a fee if the item is finally paid into overdraft

*Dormant Account Fees – TX: non-applicable; GA: \$5 per month for 12 months, no charge after 12 months of dormancy.

**Pay As You Go Checking – additional \$.35 for each bill paid