

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	\$6.00
Savings – quarterly after 24 months and balance is less than \$100	\$6.00
Wire Transfers:	
Outgoing Wire	\$15.00
Outgoing Wire - Online	\$10.00
Incoming Wire	\$5.00
International Wire	\$35.00
Online Banking Fees:	
Business Online Banking Single User Fee (without eStatement enrollment)	\$5.00 per month
Business Online Banking Multi User Fee	\$12.00 per month
Bill Pay (free up to 15)**	\$.50 each, after 15
Bill Pay – Same Day	\$9.95
Bill Pay – Overnight Check	\$14.95
Other Banking Fees:	
Telephone Transfer Fee	\$2.00
Cashier's Check	\$5.00
Non U.S. Item Fee	\$5.00
Return of Non U.S. Item Fee	\$10.00
Collection Fee	\$10.00
Extra/Replacement Check Card	\$5.00
Custom Debit Card Fee	\$5.00
Foreign ATM Transaction Fee	\$1.00
Return of Deposited Item	\$8.00
Undeliverable Mail Fee (per account/per occurrence)	\$5.00
Check Printing Charge	Varies
Garnishment/Levies	\$75.00
Account Research (per hour)	\$20.00
Account Research (per check)	\$1.00
Account Activity Printout	\$2.00
Account Balancing Assistance (per hour)	\$20.00
Overnight Courier Fee (Collections Exceeding \$5,000)	\$20.00
Charge Off Fee	\$12.00
Medallion Stamp Fee	\$50.00

[^]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