## **BUSINESS FEE SCHEDULE**

These fees/service charges may be applicable to your account.

Basic Business Checking	per month If balance falls belo \$0.25 per item over 100 i	w \$2,500
Fron Business Charleine	No mo	nthlufaa
Free Business Checking	No mo No minimur	nthly fee
	\$0.25 per item over 500	
	30.23 per iterii over 300 i	
Business Checking with Interest	per month	
business checking with interest	If balance falls belo	
	\$0.25 per item over 500 i	. ,
	عن به	
Non-Profit Checking	per month	
Business Savings	per month	
business savings	If balance falls be	
Insufficient Funds (NSF) Fee	per item	
Paid Insufficient Funds (Overdraft) Fee	per item	
ACH Insufficient Funds Fee	per item	
Paid ACH Insufficient Funds (Overdraft)		
Paid ATM/Debit Insufficient Funds (Overdrait)		JJ0.00
First overdraft/mo.	per item	\$10.00
Second+ overdrafts/mo.	per item	\$30.00
Second+ overdraits/1110.	pei itelli	330.00
Account closing by mail		\$15.00
Account Research (one hour minimum)	) per hour	\$10.00
Address Locator Fee	per incident	\$5.00
American Express Travelers Checks <sup>1</sup>	per \$100	\$1.00
Cash Advance on Foreign Credit Cards	per transaction	\$5.00
Cashier's Check to Third Party - Membe		\$5.00
Check Copy Fee	per item	\$2.00
Check Images on CD Fee	per month	\$25.00
Check Reject Fee	per item	\$5.00
Check Replacement Fee	per check	\$5.00
Non-member fee for cashier's chec		75.00
Checkbook Balancing Fee	per hour	\$10.00
Coin Exchange / Cash Deposit Fee	pei iloui	\$10.00
Members	per day 5% of amount ove	r \$200 00
Non-members	' '	f amount
Deposit Correction Fee	per incident	
Deposit From Home (Remote Deposit C		75.00
0-14 items	per month	FREE
15-29 items	per month	\$10.00
30+ items	per month	\$15.00
eStatement	per month	FREE
Extended eStatement Archival Fee	per year	\$10.00
Excessive Debit Fee	per incident	\$25.00
More than 6 withdrawals per mon		723.00
from savings or money market	ur	
Fax Machine Usage Fee	per request	\$2.00
Foreign Check Collection Fee	perrequest	72.00
Checks under \$1,000.00 US Dollar	rs per item	\$5.00
Checks over \$1,000.00 US Dollars		\$10.00
Fund Transfer by Phone	per transaction	\$5.00
Charged if calling a branch or Help	•	+3.00
and gear and and a prairie of their		

Garnishment Fee	per incident	\$100.00
Inactive Fee	per month	\$5.00
No activity on account for 12 months		
Levy Fee	per incident	\$100.00
Loan Payment on Foreign Debit/Credit Card	per transaction	\$5.00
		payment,
	whichever	is greater
Membership Cancellation Fee		
Business Checking (all types)*		\$50.00
Business Savings*		\$50.00
*If closed within 6 months of account opening		
Money Order	per item	\$5.00
Negative Balance Fee	per day	\$5.00
Charged the sixth day the account is negative		ć25.00
Night Deposit Lock Bag	per item	\$25.00
Night Deposit Zipper Bag	per item	\$5.00
Night Deposit Disposable Bags	per item	\$0.50
Notary Fee - Non-members	per visit	\$5.00
Online Banking	per month	FREE
Online Bill Payment 0-100 items	n au m anth	FREE
	per month	
101+ items Online Bill Pay History on CD	per month per request	\$4.95 \$25.00
Online Bill Pay Rush Services	per request	\$23.00
Expedited (ACH)	per item	\$5.00
Overnight (Check)	per item	\$20.00
Overdraft Transfer (savings)	per transfer	\$2.50
Overdraft Transfer (Joan)	per transfer	\$10.00
Paper Statement Fee <sup>2</sup>	per month	\$2.00
Phone Inquiry Fee	per call	\$5.00
Charged if calling a branch or Help Desk	per can	75.00
Photocopy Fee	per page	\$0.25
Purchase currency / rolled coin	per \$100	\$2.00
Reference Letters	per request	\$5.00
Return of Deposit Item	per item	\$10.00
Return Mail Fee	per item	\$5.00
Safe Deposit Boxes <sup>3</sup>	per item	45.00
10 x 10	per vear	\$100.00
5 x 10	per year	\$65.00
3 x 10	per year	
3 x 5	per year	
Safe Deposit Box Key Deposit	per box	
Safe Deposit Box Key Replacement	per incident	\$32.00
Safe Deposit Box Drilling	per incident	\$128.00
Statement Copy / Account History	per copy	\$1.00
Fee for a prior statement copy or a printout of re	ecent transaction hi	story
Stop Payment Order	per item	\$25.00
Western Union Wire Fee - per wire		
Domestic		\$25.00
International		
Wires under \$500		\$35.00
Wires over \$500	2% of amount plu	
Wire Transfer Fee — Foreign	outgoing	\$30.00
per wire	incoming	
Wire Transfer Fee — Domestic	outgoing	
per wire	incoming	
Directo a México — ACH Transfer	per transaction	\$1.00
Foreign ATM Transaction	per item	\$2.00
(Inquiry, Loan Advance, Transfer, Withdrawal)		

Proprietary ATM Transaction - MIDFLORIDA	per item	FREE
Photo of ATM Transaction	per photo	\$60.00
Plastic Card Replacement Fee	per item	\$5.00
Photo Debit Card Fee	per item	\$5.99
Photo Credit Card Fee	per item	\$5.99

- Available by pre-order only or at the Tower branch.
  The Paper Statement Fee can be avoided by signing up and accepting
- 3. The contents in your safe deposit box are safe but, unlike your accounts, they are not insured.