

**CONSUMER ACCOUNT COMMON FEATURES/OTHER FEES**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account research and/or balancing assistance, per hour, after the first 1/4 hour.....	\$25.00
Accounts closed within Ninety Days of Opening.....	\$35.00
Check Printing (fee depends on style of check ordered)	
Temporary Checks, per page.....	\$1.00
Document copies, per page.....	\$1.00
Garnishments.....	\$75.00
Levies.....	\$75.00
Overdraft (Checking/Savings), per item = NSF Fee Charge.....	\$29.50
Nonsufficient Funds (NSF) Item, each = NSF Fee Charge.....	\$29.50
Overdraft Charge, will be imposed each day an account continues to be overdrawn beginning on the 3rd business day of the overdraft.....	\$3.00
Incoming Wires, each.....	\$10.00
Outgoing Domestic Wires, each.....	\$25.00
Outgoing Foreign Wires, each.....	\$65.00
Stop Payments, per item.....	\$35.00
Item Sent for Collection, each.....	\$20.00
Night Depository Bag, with Lock, each, per year.....	\$15.00
1099/1098 Tax Notice Copy or Correction, each.....	\$ 5.00
Duplicate Statement, per cycle.....	\$ 3.95
Automatic transfer of funds from a checking or savings account to a checking account <u>to prevent overdraft</u> .....	\$ 5.00
Online banking, bill payment, and eStatements.....	FREE
Undeliverable e-mail Fee -eStatement.....	\$5.00
Standard ATM/Debit Card, non-rush order.....	FREE
F&VCard Debit Card.....	\$7.50
ATM/Debit Cards, rush order, Next Day Air, each piece.....	\$75.00
(To rush a Card and Pin, non-Saturday delivery fee would be \$124.00)	
(To rush a Card and Pin, Saturday delivery fee would be \$146.00)	
Replacement of lost or stolen ATM/Debit Cards, each.....	\$20.00
(worn cards are replaced free, non rush)	
Deposited Check Returned Unpaid, each.....	\$5.00
Third Party Verification of Account Balance Information.....	\$5.00
Periodic Statement on CD Rom.....	\$10.00
Bad Address Fee, per month.....	\$7.50
*A fee of \$7.50 per month will be assessed when the Bank receives initial notification of a bad address.	
Dormant Account Fee.....	\$5.00
* A checking account is dormant if for twelve months you have made no deposits or withdrawals to the account. A savings account is dormant if for two years you have made no deposits or withdrawals to the account. The dormant account fee is charged each month if the daily account balance falls below \$1,000.00 any day during the month.	
Notary Services (waived for Gold Leaf Club members).....	\$2.00
Bill Payment, Same Day Expedited (available for some billers).....	\$9.95
Bill Payment, Next Day Expedited.....	\$14.95
Fax Service, first page, \$1.00 each additional page.....	\$ 5.00
Purchase of Foreign Currency.....	\$30.00
Sale/Exchange of Foreign Currency.....	\$30.00
Purchase of Money Order .....	\$3.00
Purchase of Official Check.....	\$5.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.