

COMMERCIAL SCHEDULE OF FEES

Fees That May Apply To Your Account	
Account Activity Printout	\$5.00
Account Closed Within 90 Days	\$30.00
Check Orders	Fee Varies
Copy of check (truncated accounts)	\$5.00
Debit Card Investigation Fee (per transaction)	\$25.00
Deposit Bags	\$1.00
Deposited Item Returned	\$10.00
Dormant Account (per month)	\$15.00
Fax (per page)	\$2.00
Legal Process Fee (e.g. levy, attachment, garnishment)	\$100.00
Notary service (per document)	\$10.00
NSF Fee Item Paid *	\$32.00
NSF Fee Item Returned *	\$32.00
UNC Funds Fee Item Paid **	\$25.00
UNC Funds Fee Item Returned **	\$25.00
UNA Funds Fee Item Paid **	\$25.00
UNA Funds Fee Item Returned **	\$25.00
Overdraft Transfer Fee	\$10.00
Photocopy (per page)	\$2.00
Replace ATM/Debit Card	\$10.00
Research Services (per hour)	\$30.00
Return Mail (each statement)	\$15.00
Signature Guaranty	\$15.00
Special Statement Cutoff	\$10.00
Stop Payments	\$30.00
Third Party Balance Verification (Mortgage Co. Request)	\$10.00
Cashier's Checks (each)	
Customer	\$5.00
Non-Customers	\$20.00
Collection Items	
Domestic	\$25.00
International	\$50.00
Domestic Wire Transfers	
Incoming	\$15.00
Outgoing	\$25.00
International Wire Transfers	
Incoming	\$15.00
Outgoing	\$40.00
Commercial Analysis Account Fees for Additional Services	
Account Analysis Statement Fee	\$10.00
ACH Credits and Debits (per item)	\$0.15
Analysis Monthly Maintenance	\$16.00
Cash Management Master Sweep	\$25.00
Cash Management Repo Sweep	\$100.00
Cash Management Sub-Account Sweep	\$15.00
Checks Paid	\$0.15
Deposits	\$0.35
Items Deposited	\$0.15
Daily Overdraft Balance	WSJ Prime Rate + 5%
Special Statement Handling	\$25.00
Zero Balance Account	\$15.00

* An NSF Fee may be caused by incoming checks, ACH Debit transactions, service charges, account transfers, and deposit corrections.

** An Uncollected / Unavailable Funds Fee may be caused by incoming checks, ACH Debit transactions, service charges, account transfers, and deposit corrections. An Uncollected / Unavailable Funds situation is created when existing holds on an account, including POS authorizations and checks which have not fully cleared, reduce the availability of funds on the account.