The following services fees apply to holders of checking and money market accounts, savings accounts, certificate of deposits and IRA, active or inactive. Online Banking is available to all account holders. Check balances, view account activity, view e-Statements, transfer funds between accounts, view images of paid checks online and more.

Service Offering	Consumer Fee	Business Fee
Overdraft Security Limit	$600 ($300 for Basic Checking)	$800 for the Business Checking account only
Overdraft Fees *	$19.00 per item (if item amount exceeds $19)	$32.00 per item
Return Item Fees */****	$19.00 per item per presentment (if item amount exceeds $19)	$32 per item per presentment
Daily Continuous Overdraft Fee beginning on the sixth (6th) consecutive business day	$5.00 per business day (if overdrawn more than $50)	$5.00 per business day
Daily Insufficient Fee Limit	$57 per day (3 items)	n/a
De Minimis Limit	$50 (no Overdraft fee charged if overdraft balance is $50 or less.)	n/a
Stop Payment	$32.00 per item	$32.00 per item
Outgoing & Incoming Wire (Domestic)	$20.00 per wire	$20.00 per wire
Outgoing & Incoming Wire (International)	$75.00 per wire	$75.00 per wire
Cashier's Check Fee - Bank Customer	$2.00 per check	$2.00 per check
Cashier's Check Fee - Non- Bank Customer ***	$5.00 per check	$5.00 per check
Foreign ATM Usage (ATM other than a Security Bank and Trust Company)	$2.00 per transaction	$2.00 per transaction
Paper Statement Fee (Value Checking Only)	$2.00 per occurrence	n/a
Check Cashing for Non-Customers **	$5.00 per item	$5.00 per item
Foreign Currency Exchange Fee	$20.00 per exchange	$20.00 per exchange
Night Depository	Free	Free
Night Depository Bags: Zipper Bags	$5.00 per bag	$5.00 per bag
Lock Bag(s)	$40.00 per bag	$40.00 per bag
Bank by Mail Envelopes	Free	Free
ATM/Debit Card Replacement Fee	$5.00 per card	$5.00 per card
ATM/Debit Card Rush Delivery	$30.00 per card	$30.00 per card
Dormancy Fee Applies after 12mo of no activity	$5.00 per month	$5.00 per month

FOOTNOTES:

* Applies to any overdraft/return created by check, in person withdrawal, ATM withdrawal, debit card transaction, preauthorized debit or other electronic means.

**Cashing checks for non-customers is at bank's discretion

*** Issuing a Cashier's Check for non-customers is at bank's discretion

**** (Consumer accounts) A return check fee of $19 may be charged per item per presentment when an insufficient funds item (including checks, in person withdrawals, ACH items, preauthorized transfers, and other electronic debits) is presented to your account for an item exceeding $19. If item is not paid, the merchant may attempt multiple times to collect items returned. You may be charged a $19 return item fee each time an item exceeding $19 is represented for payment. If item is paid, a $19 overdraft fee may be charged per item in addition to the return item fee that may have been charged for that item if the item amount exceeds $19.

****(Business accounts) A return check fee of $32 may be charged per item per presentment when an insufficient funds item (including checks, in person withdrawals, ACH items, preauthorized transfers and other electronic debits) is presented to your account. If item is not paid, the merchant may attempt multiple times to collect items returned. You may be charged a $32 return item fee each time an item is represented for payment. If item is paid, a $32 overdraft fee may be charged per item in addition to the return item fee that may have been charged for that item.

Electronic Services (Consumer & Business Accounts)	
Online Banking Services:	No Charge
Check Image	No Charge
Mobile Banking	No Charge
e-Statements	No Charge
Consumer Bill Pay:	
Basic Service	No Charge
Overnight Check Payments	$9.95 per payment
Same Day Bill Payment	$14.95 per payment

Customer Services (Consumer & Business Accounts)	
Copy of Cleared Check (each)	$2.00 per check
Account Reconciliation / Research (Minimum 1 hour charge	$35.00 per hour
Statement Reprint/ Account History	$5.00 per statement
Inquiry by Anytime Access (1-800-730-9499)	Free

Service Charges (Consumer Accounts)	
When requirements are not met	
Value Checking	$8.00 per stmt cycle
Security Checking + Interest	No Charge
Security Checking + Benefits	$5.00 per stmt cycle
Security Checking + Rewards	No Charge

Money Market and Savings (Consumer & Business Accounts)	
When requirements are not met	
Money Market	$10.00 per stmt cycle
Regular Savings	$8.00 per month
Christmas Club	No Charge
TNUTMA	No Charge
Treasury Money Market	$20.00 per stmt cycle

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