

# Schedule of Miscellaneous Fees & Charges

## Changes Indicated in Bold Typeface

### General Services

Account Closure (within 90 days of opening the account)	<b>\$25.00</b>
Account Reconciliation (per hour, minimum one-half hour)	\$30.00
Account Research (per hour, minimum one-half hour)	\$30.00
Cashier's Checks - Customer (each)	<b>\$4.00</b>
Cashier's Checks - Non-Customer (each)	<b>\$6.00</b>
Check Cashing - Non-Customer (each)	The greater of \$10 or 2% of the total
Deposit Correction Fee	Free
Deposited Item Returned - Recleared or Charged Back (each)	\$5.00
Dormant Account (checking accounts under \$100, per month)	\$10.00
Fax Transmissions (per cover page, each additional page \$1)	\$5.00
Mobile Deposit (per check in excess of 10 per month)	<b>\$1.00</b>
Notary Service - Customers Only	Free
Stop Payment Request - Manual (each; via Customer Service)	<b>\$25.00</b>
Stop Payment Request - Online (each; via Online Banking)	<b>\$10.00</b>
Transfer - Manual (each; via customer service)	<b>\$5.00</b>
Transfer - Online (via Online, Mobile, and Phone Banking)	Free

### Debit Cards

Card Replacement (each)	<b>\$5.00</b>
Card Replacement - Expedited	varies
Personal Photo Debit Card - New Issue (each)	Free
School Spirit Debit Card - New Issue (each)	Free
Standard Debit Card - New Issue (each)	Free
Transactions at Non-Firststar ATMs (each)	<b>\$2.00</b>
Transactions, purchases, ATM withdrawals outside U.S.	1% of transaction amount

### Checks

Printed Checks	varies
Temporary Checks (3 checks)	<b>\$1.00</b>

### Coin and Currency

Coin Counting - Customer	Free
Coin Counting - Non-Customer	Not available
Coin Roll (each)	\$0.10
Currency Strap (each)	\$0.40
Deposit Bag - Locking (each)	<b>\$26.00</b>
Deposit Bag - Large Zippered (each)	<b>\$10.00</b>
Deposit Bag - Medium Zippered (each)	\$6.00
Deposit Bag - Mini Zippered (each)	\$2.00
Deposits Verified (in or out, per \$100)	\$0.075
Gift Envelopes (4 free per year; each thereafter)	\$0.25

### Collection Items

Domestic - Customer (each)	<b>\$12.00</b>
Domestic - Non-Customer (each)	\$15.00
International (each)	\$45.00

### Depository Services

Auto Loan Advance/Paydown (per month)	<b>\$100.00</b>
Bank Confirmations (each)	<b>\$25.00</b>
Medallion Signature Guarantee - Customers Only	Free

### Legal Processing\*

Initial Charge (each)	<b>\$125.00</b>
Transaction Processing (each)	<b>\$15.00</b>

### Online Bill Pay

Service Charge (per month)	<b>Free</b>
Transactions (per item in excess of 20 per month)	<b>\$1.00</b>
Expedited Payment - Electronic (each)	\$10.00
Expedited Payment - Check (each)	\$25.00

### Overdraft Items (Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.)

Paid Items (each)	\$30.00
Returned Items (each)	\$30.00
Overdrawn Balance Daily Fee (after 4 consecutive days)	\$1.00
Automatic Transfer to Cover an NSF Item (each)	<b>\$6.00</b>

### Safe Deposit Boxes

Box Rental - 3 x 5 (per year)	<b>\$20.00</b>
Box Rental - 5 x 5 (per year)	<b>\$25.00</b>
Box Rental - 3 x 10 (per year)	<b>\$30.00</b>
Box Rental - 4 x 10 (per year)	<b>\$40.00</b>
Box Rental - 5 x 10 (per year)	<b>\$50.00</b>
Box Rental - 6 x 10 (per year)	<b>\$50.00</b>
Box Rental - 10 x 10 (per year)	<b>\$100.00</b>
Box Rental - 15 x 10 (per year)	<b>\$125.00</b>
Box Rental - 30 x 10 (per year)	<b>\$150.00</b>
Replacement Key Fee (if one key is lost)	<b>\$10.00</b>
Drill Fee (if both keys are lost)	<b>\$150.00</b>
Late Payment (per month)	<b>\$5.00</b>

### Statements

Check Images (Basic & Student Checking only, per month)	\$2.00
Current Transaction Listing (each)	<b>Free</b>
Paid Check Copy (per check in excess of 4 per year)	\$4.00
Paper Statement (Basic & Student Checking only, per month)	\$2.00
Statement Reprint (each)	\$4.00

### Wire Transfer Requests

Domestic - Customer (incoming)	<b>\$12.00</b>
Domestic - Customer (outgoing)	<b>\$12.00</b>
Domestic - Rejected Return	<b>\$10.00</b>
International - Customer (incoming)	<b>\$40.00</b>
International - Customer (outgoing)	<b>\$45.00</b>
International - Rejected Return	<b>\$20.00</b>

\* Legal Processing - If your account is made subject to garnishment, execution, levy, or any similar legal process or if your account is made subject to any legal proceeding in which the Bank is required to respond, appear, or provide records; the Bank may charge for each such garnishment, execution, levy, or proceeding a fee of up to \$125.00. This fee is in addition to any cost and expenses, including account research and reasonable attorney fees, which the Bank may incur in connection with any of the foregoing items.