



PERSONAL FEE SCHEDULE

Stated fees are in addition to regular monthly service fees. The following apply to your account each month or per occurrence. This list is current as of the date of this publication.*

Account Transaction History	\$3.00
Deposited Item Returned	\$5.00
Dormant Charge (no activity for 12 straight months)	\$5.00/month
Early Closing Fee (if account is closed within 90 days of opening)	\$15.00
Garnishment	\$50.00
Internet Banking	FREE
Internet Banking with Bill Pay**	\$4.50
IRA Transfer Fee (outgoing)	\$25.00
Non-Sufficient Funds Item (each)	\$30.00
Official Checks	\$5.00
Research (per hour)	\$25.00
Safe Deposit Box Fees:***	
· Small:	\$45.00/year
· Medium:	\$65.00/year
· Large:	\$85.00/year
· Lost Key	\$20.00
· Drilling Box (\$50.00 minimum)	COST
Statement Reconciliation (per hour)	\$25.00
Stop Payment (per stop)	\$25.00
Tax Lien or Levy	\$50.00
Telephone Transfers (other than via Telephone Banking)	\$2.00
Wire Transfers:	
· Incoming	\$12.00
· Domestic Outgoing	\$15.00
· Foreign Outgoing	\$40.00

*Please check your account disclosures or with your local office for a current schedule of related fees.

**Waived for Horizon Checking or Relationship Checking customers, or with Direct Deposit into any checking account.

***Relationship Checking and Horizon Checking customers receive a small box, or a credit toward a larger box, at no charge, based on availability.