

**Schedule of Fees – effective September 12, 2016**

<b>Item</b>	<b>Description</b>	<b>Fee</b> <b>(in U.S. dollars)</b>
Statement Copy Fee	Fee for a duplicate paper copy of a periodic bank statement	No Charge
Annual Fee		No Charge
Dishonored credit line check		No Charge
Check Copy	Fee for a paper copy of the front and back of a cancelled check	No charge
Late Payment Fee	Fee that applies if payment is not received within 10 days of due date	\$5.00
Return Payment Charge	Fee that may apply to any payment, whether by ACH, internal autopayment or check, returned unpaid to the Bank for any reason.	\$33.00 per item
Stop Pay Charge	Fee that applies when you stop payment on a check you wrote or an ACH transfer you initiated before the item is paid	No Charge
Treasurers Check Fee	Fee for a check for funds guaranteed by the Bank	No Charge
Legal Processing Fee	Fee assessed if the Bank receives a lien, levy or legal request for your account on which it must act	No Charge
Writ Processing Fee	Fee assessed if the Bank receives a court-ordered instruction related to your account that it must follow	No Charge
Outgoing Domestic Wire	Fee for sending funds by wire transfer to another U.S. financial institution	No Charge
International Wire (INTL WIRE XFER)	Fee for sending funds by wire transfer to a non-U.S. financial institution	\$45.00 per transfer
Expedited Delivery	Fee for overnight delivery of documents or ATM/debit card	No Charge
Faxing Fee	Fee to fax information you requested	No charge
Conversion Fee	Fee to convert an existing fixed interest rate securities-backed line of credit to a variable rate or to lock in a new fixed rate schedule prior to the completion of the current 3-year term.	\$500.00

\*Please Note: Not all products are available for all branches.