

Stop Payment Fee	\$35.00
Overdraft Fee[^]: Fee charged when your available account balance is not sufficient to pay for an item or transaction (check, in-person withdrawal, or other electronic means), but the Bank pays (or covers) the transaction	\$35.00
Nonsufficient Funds (NSF) Fee[^]: Fee charged when your account's available balance is not sufficient to pay for an item and the Bank returns the item unpaid	\$35.00
Dormant Account Fees*: Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
Wire Transfers: Outgoing Wire (Domestic) Outgoing Online Wire (Domestic) Outgoing Wire (International) Outgoing Online Wire (International) Incoming Wire Drawdown Wire	\$30.00 \$20.00 \$50.00 \$40.00 \$10.00 \$20.00
Online Banking Fees: Business Online Banking Single User Fee (without eStatement enrollment) Business Online Banking Multi User Fee Consumer Bill Pay - Regular Delivery Business Bill Pay (free up to 15)** - Regular Delivery Consumer & Business Bill Pay - Rush/Same Day Electronic Delivery Consumer & Business Bill Pay - Rush/Overnight Check Delivery	\$5.00 per month \$12.00 per month Free \$.50 each, after 15 \$9.95 \$14.95
Other Banking Fees: Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Return of Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee*** Return of Deposited Item Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Research (per hour) Account Research (per check) Account Activity Printout/Statement Copy Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) Charge Off Fee International Service Assessment (Regardless of currency conversion)	\$2.00 \$10.00 \$5.00 \$10.00 \$20.00 \$5.00 \$5.00 \$2.50 \$8.00 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$5.00 \$20.00 \$20.00 \$12.00 3%

[^]If an item is requested or submitted for payment multiple times and your available balance is not sufficient, the Bank may charge a fee for each return and a fee if the item is finally paid into overdraft

*Dormant Account Fees – TX: non-applicable; GA: \$5 per month for 12 months, no charge after 12 months of dormancy.

**Pay As You Go Checking – additional \$.35 for each bill paid

***Fee assessed for cash withdrawals, balance inquiries, funds transfers, payments, or any other activity. Fees charged by the ATM owner may also apply. You may be charged a separate fee for each of these activities.