



FEE SCHEDULE

DEPOSIT RELATED FEES

Account Inquiry.....	\$1.00 per inquiry
Check Printing	Variable by style of check ordered
Deposited Return Check.....	\$12.00 per item
Dormant Account.....	\$60.00
Overdraft Item Paid.....	\$35.00 per item
Overdraft Item Returned.....	\$35.00
Stop/Hold.....	\$35.00
Wire Transfer Outgoing.....	\$25.00
Wire Transfer Incoming.....	\$20.00
Reconciling Bank Statement.....	\$25.00 per hour
Statement Printing Fees.....	\$1.00 per page, up to \$7.00 per statement

LOAN FEES FOR COMMERCIAL/BUSINESS & CONSUMER LOANS

Unsecured Loans.....	\$275.00
Presently Held Real Estate, with additional paperwork and/or funds.....	\$550.00
Secured with New or Existing Collateral.....	\$275.00
Real Estate Using Presently Held Collateral.....	\$350.00
New Real Estate.....	\$550.00 or 1/2percent of Amount Borrowed (whichever is greater)

OTHER COMMERCIAL/BUSINESS & CONSUMER LOAN RELATED FEES

Credit Bureau Fee.....	\$7.00 individual/\$14.00 joint
Flood Hazard Fee.....	\$14.00

