



PERSONAL DEPOSIT ACCOUNTS

Fee and Information Schedule

[Effective February 1, 2019]



BAC Community Bank

www.bankbac.com | 1-877-226-5820



Contact Us

www.bankbac.com

Customer Service Department

(877) 226-5820

Monday - Friday: 8am - 6pm

Saturday: 9am - 2pm

BAC Community Bank Branch Locations

Antioch

1411 A St.
(925) 776-2200

Brentwood

740 First St.
(925) 634-2111

Brentwood Country Club

2251 Balfour Rd.
(925) 308-7011

Concord

2090 Diamond Blvd.
(925) 609-1970

Discovery Bay

14804-A Highway 4
(925) 634-0112

Lodi

1610 W. Kettleman Ln.
(209) 367-9400

Modesto

1625 J St.
(209) 544-2227

Oakley

1070 Laurel Rd.
(925) 625-4990

Stockton

2001 W. March Ln.
(209) 473-6859

Stockton Cal-Weber

517 E. Weber Ave.
(209) 944-1807

Tracy

951 N. Central Ave.
(209) 855-8150

Introduction

Welcome to BAC Community Bank. We appreciate your banking relationship and are committed to meeting all your banking needs and services.

This Fee and Information Schedule, in combination with *Your Deposit Account Agreement & Disclosure*, describes the terms of your deposit accounts with the Bank.

You, the customer, may also be referred to as “you” and “yours.” BAC Community Bank may also be referred to as “the Bank,” “we,” “us,” and “our.”

Paperless statements refers to you authorizing delivery of bank account statements electronically instead of receiving paper statements by postal mail by consenting to our Electronic Disclosure and Consent.

By opening an account with the Bank, you agree to pay for our services as described in this booklet. Fees will be deducted from your account. If your account does not have enough money an overdraft may occur. If your account is closed, you are responsible for any outstanding fees.

There may be an additional service the Bank offers that is not included in this booklet. Please contact the Bank if you need other services.

We may change this booklet at any time. We will notify you as required by law should changes, additions or deletions occur.

Table of Contents

Contact and Location Information.....	2
Introduction	3
Kasasa® Deposit Accounts	4
Kasasa® Frequently Asked Questions	6
Select Deposit Accounts.....	8
Select Certificates of Deposit.....	11
Minor Deposit Accounts.....	12
Minor Deposit Accounts Frequently Asked Questions	14
Personal Service Fees.....	16

Kasasa® Deposit Accounts

	Kasasa Cash	Kasasa Cash Back
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	None
Rewards*	2.00% APY* on balances up to \$10,000. 0.25% interest on portion of balance above \$10,000. 2.00%-0.41% APY* on balances over \$10,000, depending on account balance.*	3.00% cash back on qualifying debit card purchases up to \$250 (maximum \$7.50 cash back per monthly qualification cycle)
Refunds on ATM fees nationwide*	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)
Minimum Balance Requirement	None	None
Interest*	0.05% APY* if reward not earned during monthly qualification cycle.	None

STANDARD FEATURES

- No monthly service charge
- No minimum balance requirement
- Unlimited check writing
(only applies to checking accounts)
- Online banking with bill pay
- Mobile banking with mobile deposit
- Paperless statements
- Debit card

QUALIFICATIONS TO EARN REWARDS*

To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive paperless statements
- Be enrolled in and log into online banking or mobile banking

If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
Refer to the Truth in Savings Disclosure and
Your Deposit Account Agreement & Disclosure
for additional information.

*Rates and rewards are variable. At any time and at the discretion of BAC Community Bank rates, qualifications, and rewards may change after account is opened. Fees may reduce earnings. Refer to pages 6-7 for additional information.

Kasasa[®] Deposit Accounts

	Kasasa Tunes	Kasasa Saver* Requires link to Kasasa Cash or Kasasa Cash Back
Minimum Opening Deposit	\$100	\$25
Monthly Service Charge	None	None
Rewards*	Earn up to \$6 in refunds for iTunes®, Google Play® and/or Amazon.com® (must be redeemed within 30 days) Sign-up bonus: Earn \$20 grant towards iTunes®, Google Play® and/or Amazon.com® (expires after 60 days)	0.50% APY* on balances up to \$10,000. 0.25% interest on portion of balance above \$10,000. 0.50%-0.27% APY* on balances over \$10,000, depending on account balance.*
Refunds on ATM fees nationwide*	Up to \$20 per monthly qualification cycle (maximum \$4.99 per transaction)	None
Minimum Balance Requirement	None	None
Interest*	0.05% APY* if reward not earned during monthly qualification cycle.	0.05% APY* if reward not earned during monthly qualification cycle.

STANDARD FEATURES

- No monthly service charge
- No minimum balance requirement
- Unlimited check writing (only applies to checking accounts)
- Online banking with bill pay
- Mobile banking with mobile deposit
- Paperless statements
- Debit card

QUALIFICATIONS TO EARN REWARDS*

To earn your rewards, simply complete the following activities and transactions in your Kasasa checking account during each monthly qualification cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive paperless statements
- Be enrolled in and log into online banking or mobile banking

If you don't qualify during the cycle, don't worry. There's still no monthly service charge. Plus you can get back to earning your full rewards the very next monthly qualification cycle!

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
Refer to the Truth in Savings Disclosure and Your Deposit Account Agreement & Disclosure for additional information.

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Kasasa[®] Frequently Asked Questions

What is APY?

APY = Annual Percentage Yield. APY calculations are based on an assumed total account balance of \$10,000 plus \$100,000. Information and APYs are accurate as of 4/1/2015.

When Qualifications Are Met

- Kasasa Cash When **NOT** Linked with Kasasa Saver:
Balances up to \$10,000 receive APY of 2.00% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 2.00% to 0.41% APY depending on the account's balance.
- Kasasa Cash When **LINKED** with Kasasa Saver:
Balances up to \$10,000 receive APY of 1.98% (based on an interest rate of 1.98%); and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a non-compounding range from 1.98% to 0.25% APY depending on the account's balance.
- Kasasa Saver Linked With Kasasa Checking:
Balances up to \$10,000 receive APY of 0.50%; and balances over \$10,000 earn 0.25% interest rate on the portion of balance over \$10,000, resulting in a range from 0.50% to 0.27% APY depending on the account's balance.

*When Qualifications Are **NOT** Met*

- Kasasa Cash and Kasasa Saver
All balances earn 0.05% APY based on an interest rate of 0.05%.

What is a Business Day?

Any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

What is a Statement Cycle?

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

What is a Monthly Qualification Cycle?

A period ending one (1) business day prior to the close of the current Statement Cycle with a new Monthly Qualification Cycle beginning the next calendar day.

When Do Debit Card Transactions Post and Settle to My Account?

Debit card transactions post and settle to your account when they are received by the bank from the merchant. Transactions and activities may take one (1) or more Business Days from the date the transaction or activity occurred to post and settle to the account.

(Kasasa[®] Frequently Asked Questions continue on page 7)

(Kasasa® Frequently Asked Questions continued from page 6)

When Will I Receive My Rewards?

Distribution of Cash Back Rewards and ATM Fee Refunds

- When linked to the Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited to the Kasasa Saver account on the last day of the current Statement Cycle.
- If there is no linked Kasasa Saver account, cash back rewards and ATM fee refunds will be automatically credited on the last day of the current Statement Cycle to the Kasasa checking account that earned these rewards.

Distribution of Interest Earned by Kasasa Cash Account

- Interest earned by the Kasasa Cash account will be credited to the Kasasa Cash account on the last day of the current Statement Cycle. If linked to a Kasasa Saver, posted interest will automatically be transferred to the linked Kasasa Saver account the next business day.

Distribution of Tunes Rewards and ATM Fee Refunds

- iTunes, Amazon.com, Google Play unexpired refunds and ATM fee refunds will be credited to your account on the last day of the Statement Cycle in which these purchases post and settle to your account and the ATM fees were incurred.

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
*Refer to the Truth in Savings Disclosure and
Your Deposit Account Agreement & Disclosure
for additional information.*

Select Deposit Accounts

	Select Checking	Select Interest Checking
Minimum Opening Deposit	\$100	\$100
Monthly Service Charge	None	\$11
Monthly Service Charge Waived with Minimum Balance of:	None	\$1,500 in this account -or- \$10,000 in linked savings account*
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	None A basic personal checking account that does not earn interest.	A variable rate, interest-bearing, personal checking account.
Paperless Statements	Included	Available

The above deposit accounts are for personal use only and enjoy extensive banking benefits, including these:

STANDARD FEATURES

- Unlimited check writing
- Online banking with bill pay
- Mobile banking with mobile deposit
- Debit card

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
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for additional information.*

*Maximum of two linked accounts, which may be any combination of Select Savings or Select Money Market; balances used will be current balances in linked accounts on the statement cycle date

Select Deposit Accounts

Select Savings	
Minimum Opening Deposit	\$100
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate, interest-bearing personal savings account
Paperless Statements	Available

Select Savings is a variable rate account that provides an insured way to build your savings.

STANDARD FEATURES

- Interest-bearing account
- Online banking
- Paperless statements available

MINIMUM DEPOSIT TO OPEN ACCOUNT

- \$100

MONTHLY SERVICE CHARGE

- \$3

QUALIFICATIONS TO WAIVE MONTHLY SERVICE CHARGE

Meet any one of the qualifications below to waive this account's monthly service charge:

- Maintain a minimum balance in this account of \$400
- Be enrolled in and agree to receive paperless statements

FEES

- Accounts closed within the first 90 days will be assessed a \$10 early closure fee
- \$2 per debit fee for more than three withdrawals per month

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
*Refer to the Truth in Savings Disclosure and
Your Deposit Account Agreement & Disclosure*
for additional information.

Select Deposit Accounts

Select Money Market	
Minimum Opening Deposit	\$2,500
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate, interest-bearing personal money market account
Paperless Statements	Available

Select Money Market is a variable rate account that provides an insured way to build your savings while providing easy access to your funds through check writing.

STANDARD FEATURES

- Interest-bearing account
- Funds are checkbook accessible
- Online banking
- Paperless statements available

MINIMUM DEPOSIT TO OPEN ACCOUNT

- \$2,500

MONTHLY SERVICE CHARGE

- \$15

QUALIFICATIONS TO WAIVE MONTHLY SERVICE CHARGE

- Maintain a minimum balance in this account of \$2,500

FEES

- \$12 per debit fee for more than 6 withdrawals per month

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
*Refer to the Truth in Savings Disclosure and
Your Deposit Account Agreement & Disclosure*
for additional information.

Select Certificates of Deposit (CDs)

Select Certificate of Deposit	
Minimum Opening Deposit	\$2,500
Terms	From 7 days to 365 days From 1 month to 60 months

Interest

- The rate in effect when you open or renew your CD is fixed for the term of the CD.
- Interest is compounded when credited to the CD.
- Interest will be credited to your account monthly, quarterly, semi-annually or annually per your instructions.
- Interest can be:
 - Credited to your CD; or
 - Credited to your checking or savings account with the Bank
- We use the daily balance method to calculate the interest on your CD. This method applies your fixed interest rate to the principal in the account each day.

Transaction Limitations

- You may not make any deposits into your CD before maturity.
- Principal withdrawn before maturity is subject to an early withdrawal fee.
- You may withdraw interest credited before maturity without penalty.

Renewal

- CDs automatically renew at maturity unless you withdraw the funds within the grace period.
- Renewed CDs will:
 - Have the same term as the original term and will begin on the maturity date; and
 - Have the interest rate in effect on the maturity date for a new CD of the same term and amount.
- We may elect not to renew a CD and will notify you in advance.

Grace Period

- A grace period begins the day after maturity and lasts for:
 - One (1) calendar day for CDs with a term of 7 to 31 days,
 - Ten (10) calendar days for CDs with a term of 32 days or greater.
- During the grace period, you may without a penalty:
 - Change the term,
 - Make additional deposits,
 - Withdraw funds,
 - Close the CD.
- If you withdraw funds during the grace period, we will not pay interest from the date of maturity to the date of withdrawal on the funds withdrawn.

Early Withdrawal Fee

- Withdrawals made before the maturity date are subject to an early withdrawal fee:
 - For terms of 7 to 31 days, the fee is equal to 7 days interest on the amount withdrawn,
 - For terms of 32 days to 364 days, the fee is equal to 1 months' interest on the amount withdrawn,
 - For terms of 365 days or more, the fee is equal to 3 months' interest on the amount withdrawn.
- In certain circumstances, such as death or incompetence, the early withdrawal fee may be waived.

Minor Deposit Accounts

	Teen Checking
Age Requirements	This account is for accountholders between 14-17 years old. (Requires adult over the age of 18 as joint owner.)
Minimum Opening Deposit	\$25
Monthly Service Charge	None (After minor reaches age 18, account converts to free Select Checking or any accountholder may choose any other account type available at that time.)
Minimum Balance Requirement	None
Interest	None A basic personal checking account that does not earn interest.
Paperless Statements	Included

The above deposit account is for personal use only and comes with these features and requirements:

STANDARD FEATURES

- Unlimited check writing
- Paperless Statements
- Online banking with bill pay
- Mobile banking with bill pay and mobile deposit
- Debit card access to available funds
- MobiMoney debit card control app with spending control options and other features

ACCOUNT REQUIREMENTS

- Joint account ownership
- One owner must be a minor age 14-17
- One owner must be an adult age 18 or older
- After minor owner turns 18 years old, account converts to a regularly offered BAC Community Bank consumer checking account, without any changes to ownership

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
Refer to the *Truth in Savings Disclosure* and
Your Deposit Account Agreement & Disclosure
for additional information.

* At any time and at the discretion of BAC Community Bank standard features and account requirements may change after account is opened. Refer to page 15 for additional information.

Minor Deposit Accounts

Minor Savings	
Age Requirements	This account is for accountholders under the age of 18 years old. (Requires adult over the age of 18 as joint owner.)
Minimum Opening Deposit	\$25
Monthly Service Charge	None (After minor reaches age 18, account converts to Select Savings with a \$3 monthly service charge if a balance of \$400 is not maintained, or any accountholder may choose any other account type available at that time.)
Minimum Balance Requirement	None
Interest <i>See current Rate Sheet. Minimum balance may apply.</i>	A variable rate, interest-bearing personal savings account
Paperless Statements	Included

The above deposit account is for personal use only and comes with these features and requirements:

STANDARD FEATURES

- Interest-bearing account
- Online banking
- Mobile banking

FEES

- \$2 per debit fee for more than three withdrawals per month

ACCOUNT REQUIREMENTS

- Joint account ownership
- One owner must be a minor 17 years old or younger
- One owner must be an adult age 18 or older
- After minor owner turns 18 years old, account converts to a regularly offered BAC Community Bank consumer savings account, without any changes to ownership

There are no recurring monthly service charges or fees to open or close this account.

See pages 16 and 17 for other fees that may apply to this account.

Other terms and conditions may apply.
*Refer to the Truth in Savings Disclosure and
Your Deposit Account Agreement & Disclosure
for additional information.*

**Rates are variable. At any time and at the discretion of BAC Community Bank rates, standard features and account requirements may change after account is opened. Refer to page 15 for additional information.*

Minor Deposit Accounts Frequently Asked Questions

How old do account owners need to be in order to have a BAC minor account?

BAC Community Bank offers two minor accounts options. Each is a joint ownership account requiring one owner to be a minor and the other owner to be an adult. Ages for the minor owner are based on the account type chosen:

- **MINOR SAVINGS**
 - Minor owner must be 17 years old or younger
 - Adult owner must be at least 18 years old, preferably the minor's parent or guardian
- **TEEN CHECKING**
 - Minor owner must be between the ages of 14-17 years old
 - Adult owner must be at least 18 years old, preferably the minor's parent or guardian

What is a Joint Ownership account?

A Joint Ownership account has more than one person named as owner of the account. Everyone named on the account has equal ownership and access to funds, regardless of who deposited the money.

Can a minor open a minor account without an adult joint owner?

No.

Can an adult open a minor account without a minor joint owner?

If an adult has such a need, please explore available options by discussing your need with a local banking professional.

What is a Business Day?

Although deposit accounts are typically accessible around the clock, a Business Day is any day Monday through Friday, provided that the weekday is not on a federal holiday. When a federal holiday falls on a Sunday, the next Monday is not a Business Day.

What is a Statement Cycle?

The period of time for which BAC Community Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The Statement Cycle ends on the last business day of the month. The Statement Cycle begins on the first calendar day following the last business day of the month.

What is a Debit?

A Debit to a deposit account is any transaction that reduces the balance of the account, such as a cash withdrawal, service charge, or automatic payment.

What is a Credit?

A Credit to a deposit account is any transaction that adds to the balance of the account, such as a deposit of cash, checks, or interest.

Does my minor account earn interest?

Not all BAC Community Bank minor accounts pay interest. This depends on which minor account you choose.

- **MINOR SAVINGS**
 - Yes
- **TEEN CHECKING**
 - No

When will the interest in my Minor Savings be paid to me?

Earned interest is paid to Minor Savings accounts on the last Business Day of each Statement Cycle. The actual amount credited each month is different because it is calculated by considering your account balance, the number of days in the Statement Cycle, and the current interest rate offered for a Minor Savings by BAC Community Bank .

(Minor Deposit Accounts Frequently Asked Questions continue on page 15)

(Minor Deposit Accounts Frequently Asked Questions continued from page 14)

What happens to my interest if my Minor Savings is closed before the end of the Statement Cycle?

Since interest is only credited to your Minor Savings at the end of each Statement Cycle, no interest would be paid for the current month if the account were closed before the end of the current Statement Cycle.

Are there any limits on the number of withdrawals allowed from a minor account?

Withdrawals from minor accounts at BAC Community Bank are treated the same as any other consumer deposit account. However, savings accounts and checking accounts are subject to different rules for making withdrawals.

- **MINOR SAVINGS**
 - There are no charges for the first three (3) withdrawals during a monthly statement cycle. After that, a \$2.00 fee is charged for each additional debit transaction during the monthly statement cycle.
 - For any savings account at BAC, no more than six (6) transfers or withdrawals are permitted during your monthly statement cycle to another account or to a third party by means of preauthorized or automatic transfer, or telephone agreement or by check, draft, debit card or similar order and payable to third parties.
 - There are no limits to in-person withdrawals made in a branch.
- **TEEN CHECKING**
 - There are no limits to the number of withdrawals or other transactions during a monthly statement cycle.

What will happen to the account after the minor owner turns 18 years of age?

If neither account owner takes any action, the minor account(s) will be converted to other deposit accounts available at BAC Community Bank at that time.

- **MINOR SAVINGS**
 - The Minor Savings will be converted to a standard Select Savings account.
 - The Select Savings account has a \$3.00 monthly service charge if a minimum balance is not maintained
 - The minimum balance for a Select Savings to have the monthly fee waived is \$400.00
- **TEEN CHECKING**
 - The Teen Checking will be converted to a FREE Select Checking account
 - The Select Checking has no monthly service charge
 - The Select Checking account has no minimum balance requirement

What if I don't want the standard Select Savings and Select Checking offered by BAC Community Bank?

If you would rather have a different account type, such as a FREE Kasasa with Saver instead, simply provide BAC Community Bank these instructions. We will work with you to make the transition as smooth as possible.

Will the account number(s) change after the minor owner turns 18 years of age?

That depends. In general, your account number(s) and any issued debit card(s) will remain the same unless the account is closed.

After the minor owner turns 18 years of age, will the original adult joint owner be removed from the account?

No. While the account will be converted to another consumer deposit account offered by BAC Community Bank, the owners of the account will remain unchanged unless the account owners request a change in writing.

What if the joint owners wish to remove a signer so the account becomes a single ownership instead?

This need can be accommodated after BAC Community Bank receives written authorization from both joint owners authorizing this change. Normally, the account number will remain unchanged.

What if a request is made to remove a signer without authorization of all joint owners?

No signer will be removed without the written authorization of all joint owners. However, each joint owner has full access to the account and can choose to close the account for any reason. If this action is taken, the account number will no longer be available for use.

Personal Service Fees

Account Services

Cashier's Check.....	\$8/each
Check Cashing, Non-Customer.....	\$5/each
<i>This fee is assessed to a payee cashing a check that you issued if the payee is not a bank customer.</i>	
Check Copy – Archived Paid Check (front and back).....	\$5/each
Check Images.....	\$5/statement
<i>We do not charge for check images provided through online paperless statements if you are enrolled in and agree to this service through online banking.</i>	
Check Printing.....	Varies
Coin Deposited, <i>subject to count</i>	\$10/bag
Copy Services.....	\$1.50/page
Counter Checks.....	\$0.50/each
Fax Service.....	\$3/page
Foreign Currency.....	\$25/order
Hold Statement Fee.....	\$5/month
Legal Process Fee.....	\$125/each
<i>Includes levy, writ, garnishment, and any other legal document that requires funds to be attached.</i>	
Medallion Stamp.....	\$15/each
Notary.....	\$15/signature
Research Time (1 hour minimum).....	\$40/hour
Signature Guarantee.....	\$15/each
Telebanking Transfers.....	\$1.50/each
Telephone Transfers, Non-Automated.....	\$4/transfer
Verification of Account - Credit Inquiry Fee.....	\$15/each
<i>This fee is charged for deposit and/or credit account information provided to a third-party at your request.</i>	

Bill Payment

Online Bill Pay Rush Payment, <i>if available for specified payee</i>	\$14.95/each
Online Bill Pay Same Day Check, <i>if available for specified payee</i>	\$9.95/each
Online Bill Pay Account to Account Outbound Transfer.....	\$1.50/each
Online Bill Pay Person-to-Person Payments (Popmoney®).....	\$1.50/each
Online Bill Pay Stop Payment.....	\$33/each
eGreeting.....	\$0.25/each

Collection

Domestic - Incoming/Outgoing.....	\$25/each
Foreign - Incoming/Outgoing.....	Varies

Debit Card Services

ATM Access.....	No Fee
<i>When you use a BAC Community Bank owned ATM you will not be charged a fee.</i>	
<i>When you use an ATM not owned by BAC Community Bank, you may be charged a fee by the ATM operator or any network and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.</i>	
International Transactions.....	Varies
<i>A fee is charged for each debit card transaction made in a foreign currency that has been converted into a US dollar amount by a network.</i>	
Replacement Card.....	\$5/card
<i>The replacement fee does not apply when we replace a card upon its expiration.</i>	
Replacement Card Rush.....	\$50/card

Deposits

Deposit Adjustments, <i>first five adjustments in a month</i>	\$4/each
Deposit Adjustments, <i>beyond five in a month</i>	\$10/each
Deposit Slips.....	\$.50/ each
Deposit Copy, <i>first page</i>	\$5
Deposit Copy, <i>each additional page</i>	\$1/each

Night Depository

Annual Rent	\$25
Key Purchase	\$10

Non-Sufficient Funds (NSFs)

Items Drawn Against Non-Sufficient Funds (NSF)	(\$132 daily maximum)
<i>Created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	
▪ Overdraft Fee	\$33/item
▪ Returned Item Fee	\$33/item
Overdraft Transfer Fee	\$8/transfer
<i>When funds are transferred to cover an overdraft we may charge you a fee.</i>	

Returned Deposited Item

Returned Deposited Item	\$10/each
<i>We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</i>	
Telephone Notification.....	\$5/call
Item Resubmission	\$5/each

Safe Deposit Box

Annual Rent	Varies By Size
Late Fee, after 30 days delinquent	\$10
Key Deposit.....	\$10/box
Drilling Fee.....	\$200

Stop Payment

Check	\$33/each
Electronic Funds Transfer (ACH Revocation / Reversal)	\$33/each
Online Bill Payment.....	\$33/each

Wire Transfers

Wire, Incoming-Domestic/Foreign	\$15/each
Wire, Outgoing-Domestic	\$30/each
Wire, Outgoing-Foreign.....	\$50/each
Wire, Special Handling.....	\$25/each
<i>This fee is assessed when a wire is processed using non-standard procedures to accommodate a customer's request.</i>	
Wire, Telephone Notification.....	\$5/each
Wire, Email Advice.....	\$5/each
Wire Tracer.....	\$30/each plus expenses