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| 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 |
| 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 \$15.00 \$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 Collection Fee Extra/Replacement Check Card Foreign ATM Transaction Fee*** Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) International Service Assessment (Regardless of currency conversion) Non-Analysis Business Change Order Fee^^ • Coin Order (free up to 15 rolls) • Currency Order (free up to 5 straps) | \$3.00 \$10.00 \$25.00 \$5.00 \$2.50 \$5.00 Varies \$100.00 \$20.00 \$20.00 3% \$0.10 per roll, after 15 rolls \$0.25 per strap, after 5 straps |

^^Fee is charged on the second business day of the month for all change orders from the previous month.

*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.

The following is a new fee effective February 3, 2025:

Other Banking Fees:

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| Expedited Check Card Delivery | \$65.00 |
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