

Special Handling Fees and Service Charges Effective November 30, 2009



Web Bill Pay

Consumer Bill Pay (first 10 payments) (monthly fee waived with qualifying accounts, each payment after 10 is \$0.50)	\$4.95
Commercial Bill Pay (first 20 payments) (each payment after 20 is \$0.50)	\$0.00
Treasury Management Bill Pay	Call For Pricing

Check Cashing

Check Cashing Fee (Non-DCB customer cashing non-DCB check)	\$8.00
Tax Return Check Cashing Fee (Non-DCB customer) (\$5.00 minimum)	1% of Check

Deposit Accounts

Overdraft charge per item	\$32.00
Return on non-sufficient funds check	\$32.00
Extended overdraft (per 5 day period)	\$5.00
Stop payments	\$30.00
Return on check deposited	\$8.00
Account Research (per hour) (plus \$3.00 per statement copy)	\$25.00
Lost Passbook Replacement Fee	\$2.00
Copy of paid check in file or transaction	\$3.00
Checking Overdraft Protection (per month)	\$2.00
Closed account within 90 days of opening (C.D.'s excluded)	\$25.00
Checkbook Balancing (per hour)	\$20.00
Dormant Account Fee (per month)	\$5.00
Proof Correction Fee	\$2.00
Purchase of Wrapped Coin (per roll)	\$0.05
Purchase of Currency (per \$1,000)	\$0.55

Wires Transfer & Collection Fees

Phone Notification of Incoming Wire	\$3.00
Domestic wire - Outgoing	\$20.00
Domestic wire - Incoming	\$15.00
Recurring wire - Outgoing	\$12.00
International wire - Outgoing	\$40.00
International wire - Incoming	\$15.00
International Draft	\$20.00
Foreign check deposited not in U.S. Dollars (Plus Out Of Pocket Costs)	\$5.00
Foreign check deposited in U.S. Dollars (Plus Out Of Pocket Costs)	\$5.00
Foreign check collection (Plus Out Of Pocket Costs)	\$25.00
Domestic collection service (per item)	\$25.00
Charge Off Account Fee	\$30.00

A.T.M. Fees

Non-D.C.B. Star ATM Transaction	\$1.50
Star Network Transaction Fee	\$1.50
Lost Bank ATM Card Replacement Fee	\$5.00

Negotiable Instruments

Cashier's check	\$5.00
Counter Check (per check)	\$1.00
Gift Check	\$2.50
Travelers' Checks (One Signature; per \$100)	\$2.00
Travelers' Checks (Two Signatures; per \$100)	\$3.00

Business Services

Lockable Night Depository Bag	\$15.00
Wallet or Nylon Night Depository Bag	\$5.00
Lost Night Depository Key Fee (each)	\$5.00
Bag Lock and Key	\$1.00
Electronic Data Interchange Report (per day)	\$2.00
Account Analysis Report	\$5.00
EFTPS Fee	\$2.00
Interchange Report	\$2.00
Balance Reporting (per month)	\$25.00
Electronic File of paid checks (Plus \$0.01 per paid item)	\$19.00

Account Statement Fees

Copy of each monthly or interim statement.	\$5.00
Non Imaged Statement Fee (per month)	\$10.00
Annual Account Statement on Compact Disk	
Personal Account	\$15.00
Business Account	\$25.00
Web Compact Disk Statement (per month)	\$8.00
Return Statement Charge	\$5.00

Miscellaneous Fees

Postage	\$0.44
Fax	\$3.00
Coin counting/wrapping (Customer)	\$5.00 or 1%
Coin counting/wrapping (Non Customer)	\$10.00 or 1%
Telephone transfer (excludes Access DCB transfers)	\$3.00
Return check charge on a loan payment or or credit card payment.	\$30.00
Legal attachment of account.	\$50.00
Child Support Payment	\$4.00
Lost Safe Deposit Box Key Fee	\$20.00
Safe Deposit Box Drilling Fee	\$100.00