

**Statement Savings**

|                               |    |         |
|-------------------------------|----|---------|
| Initial Deposit               | \$ | 25.00   |
| Average Daily Minimum Balance | \$ | 25.00   |
| Monthly Maintenance Fee*      | \$ | 5.00    |
| Interest Paid                 |    | Monthly |

**Checking Fees****Regular Checking**

|                               |    |        |
|-------------------------------|----|--------|
| Initial Deposit               | \$ | 50.00  |
| Average Daily Minimum Balance | \$ | 300.00 |
| Monthly Maintenance Fee*      | \$ | 4.00   |
| Interest Paid                 |    | None   |
| Checks included in statement  | \$ | 15.00  |

**Next Generation Checking\*\*\***

|                               |      |                 |
|-------------------------------|------|-----------------|
| Initial Deposit               | \$   | 50.00           |
| Average Daily Minimum Balance | NONE | under age 26yrs |
| Monthly Maintenance Fee*      | NONE | under age 26yrs |
| Interest Paid                 |      | None            |
| Checks included in statement  | \$   | 15.00           |

**Yes Plus Checking\*\*\***

|                               |    |          |
|-------------------------------|----|----------|
| Initial Deposit               | \$ | 2,000.00 |
| Average Daily Minimum Balance | \$ | 2,000.00 |
| Monthly Maintenance Fee*      | \$ | 8.00     |
| Interest Paid                 |    | Monthly  |
| Checks included in statement  | \$ | 15.00    |

**Yes Club Checking\*\*\***

|                               |    |         |
|-------------------------------|----|---------|
| Initial Deposit               | \$ | 50.00   |
| Average Daily Minimum Balance | \$ | 300.00  |
| Monthly Maintenance Fee*      | \$ | 5.00    |
| Interest Paid                 |    | Monthly |
| Checks included in statement  | \$ | 15.00   |

**Regular Business Checking**

|                               |    |          |
|-------------------------------|----|----------|
| Initial Deposit               | \$ | 500.00   |
| Average Daily Minimum Balance | \$ | 1,000.00 |
| Monthly Maintenance Fee*      | \$ | 10.00    |
| Interest Paid                 |    | None     |
| Checks included in statement  | \$ | 25.00    |

**Business Now Checking**

|                               |    |          |
|-------------------------------|----|----------|
| Initial Deposit               | \$ | 1,000.00 |
| Average Daily Minimum Balance | \$ | 1,000.00 |
| Monthly Maintenance Fee*      | \$ | 10.00    |
| Interest Paid                 |    | Monthly  |
| Checks included in Statement  | \$ | 25.00    |

**Checking fees Continued**

|   |    |                   |
|---|----|-------------------|
| Copy of Check                           |    | \$1.00/each       |
| NSF-Return                              | \$ | 30.00             |
| Stop payment                            | \$ | 30.00             |
| Stop payment renewal                    | \$ | 30.00             |
| Overdraft                               | \$ | 30.00             |
| Overdraft Protection-trsfr from savings | \$ | 5.00              |
| Check Printing                          |    | Varies with style |
| Replacement Notebook                    | \$ | 5.00              |
| Initial Notebook                        |    | Free              |

**ATM Fees**

|                            |    |      |
|----------------------------|----|------|
| Replacement ATM/Debit Card | \$ | 5.00 |
| Reissue PIN                | \$ | 1.00 |

**ACH Fees**

|                  |    |       |
|------------------|----|-------|
| ACH return Items | \$ | 30.00 |
|------------------|----|-------|

**Wire Transfer Fees**

|                             |    |       |
|-----------------------------|----|-------|
| (Customers Only)            |    |       |
| Wire Transfer Outgoing      | \$ | 20.00 |
| Wire Transfer Incoming      | \$ | 10.00 |
| Wire Transfer International | \$ | 50.00 |

**Dormant Account Fee**

|                   |  |               |
|-------------------|--|---------------|
| Dormant Account** |  | \$5.00 per mo |
|-------------------|--|---------------|

**Deposit Fee**

|                        |    |       |
|------------------------|----|-------|
| Returned Deposit Items | \$ | 10.00 |
|------------------------|----|-------|

**Foreign Check Item Processing Fee**

|                                  |  |                  |
|----------------------------------|--|------------------|
| Current Conversion/Exchange Rate |  | Prevailing Cost  |
| Exchange Rate Fee                |  | \$28.00 Per Item |
| NSF Foreign Ck Return Fee        |  | \$20.00          |

**Legal Processing Fees**

|              |  |         |
|--------------|--|---------|
| Garnishments |  | \$50.00 |
|--------------|--|---------|

**Safe Deposit Box Fees**

|         |    |       |
|---------|----|-------|
| 3 X 5   | \$ | 28.00 |
| 3 X 10  | \$ | 35.00 |
| 5 X 5   | \$ | 50.00 |
| 5 X 10  | \$ | 60.00 |
| 10 X 10 | \$ | 90.00 |

|                 |  |                 |
|-----------------|--|-----------------|
| Replacement Key |  | Prevailing Cost |
| Box Drilling    |  | Prevailing Cost |

**Box sizes not available at all locations****Miscellaneous Fees**

|                                     |    |       |
|-------------------------------------|----|-------|
| Account Closure Fee                 | \$ | 20.00 |
| (within 90 days of account opening) |    |       |

|                |  |                      |
|----------------|--|----------------------|
| Statement Copy |  | \$1.00 per statement |
|----------------|--|----------------------|

|                      |    |                    |
|----------------------|----|--------------------|
| Check Cashing Fee    |    |                    |
| (Non Customers Only) |    |                    |
| Less than \$500.00   | \$ | 5.00               |
| \$500.01 and over    |    | \$2.00 per hundred |

|                                   |  |  |
|-----------------------------------|--|--|
| Account Research/Reconciliation   |  |  |
| \$20.00 per hour (\$5.00 Minimum) |  |  |

|                                 |                       |                  |
|---------------------------------|-----------------------|------------------|
| Notary Service                  |                       | \$1.50 (Maximum) |
| Copies                          |                       | \$0.25 per page  |
| Fax                             |                       | \$2.00 per page  |
| Coin Machine                    | 10% for non customers |                  |
| Indemnity Bond-lost certificate |                       | \$5.00           |
| Bank Check/Change Check         |                       | \$5.00           |
| Replacement Change Ck           |                       | \$35.00          |

\*Applies to accounts whose daily balance is below the minimum specified.

\*\*A dormant account fee is charged to those accounts where there has been no over the counter activity within the last 12 months, and the customer is at least 18 years of age. (Activity does not include ACH transactions or interest posting.)

\*\*\*Free Standard Checks provided for these products.