

CHECKING ACCOUNTS

Buffalo Club Account

A minimum deposit of \$100.00 is required to open this type of account.

This type of account offers many benefits that appeal to all types of customers. For a low monthly membership fee, members get all of the following benefits:

- Stop payments, one additional statement copy, and Xerox copies
- Personalized checks
- Also an included accidental death insurance policy.

The amount of insurance is based on your membership fee.

A **membership fee of \$8.00** includes a \$10,000 accidental death insurance policy for an individual account, and \$5,000 for each individual on a joint account.

A **membership fee of \$9.00** includes a \$20,000 accidental death insurance policy for an individual account, and \$10,000 for each individual on a joint account.

Regular Checking

A minimum deposit of \$500.00 is required to open this type of account. If the balance falls below \$500.00 anytime during the month, a \$10.00 monthly service charge is assessed on the account.

Direct Deposit Account

A minimum deposit of ~~\$500~~ is required on this type of account. A monthly service charge of \$3.00 is assessed on the account. No personalized checks are issued on this type of account. Unlimited cash withdrawals can be made.

CHECKING ACCOUNTS

Continued

NOW Account

A minimum deposit of \$1,000.00 is required to open this type of account. Interest is credited and compounded monthly based on the ending daily average balance. Interest is subject to change daily; please contact your account representative for the current APY (Annual Percentage Rate). If the balance falls below \$1,000.00 anytime during the month, a \$10.00 monthly service charge is assessed on the account.

SUPER NOW Account

A minimum deposit of \$2,500.00 is required to open this type of account. Interest is credited and compounded monthly based on the ending daily average balance. Interest is subject to change daily; please contact your account representative for the current APY (Annual Percentage Rate). If the balance falls below \$2,500.00 anytime during the month, a \$10.00 monthly service charge is assessed on the account.

SAVINGS ACCOUNTS

Passbook Savings Account

A minimum deposit of \$100.00 is required to open this type of account. Interest is credited and compounded quarterly. Interest is paid daily on the ending daily balance. Interest is not paid on balances below \$100.00. Three withdrawals per month are allowed, additional withdrawals are accessed a \$2.00 fee per withdrawal.

ACCOUNTING DEPARTMENT

FEEES

- Photo Static Copies on Statements- \$.50 per item, plus \$10.00 per hour research fee.
- Additional Statement Request- \$2.00
- Xerox Copies- \$.25, each copy four items or less, \$.15 each copy, five or more items
- Return Check Charges- \$20.00 per check
- Overdraft Charges- \$20.00 per item
- **Customer Chargebacks- \$15.00 per item**

MISCELLANEOUS FEES

- Debit Card PIN Replacement- \$3.00
- Debit Card Replacement- \$5.00
- Notary Fee (Non-customer)- \$10.00
- ATM Withdrawal (Foreign ATM)- \$1.00
- Stop Payment Order- \$20.00
- Cashiers Check- \$7.00
- Account Closing Fee (within the first 90 days of account opening)- \$20.00
- Garnishment/Tax Levy- \$70.00

CHECK CASHING FOR NON-CUSTOMERS

- \$10.00 to \$500.00- \$4.00
- \$501.00 to \$1,000.00- \$10.00
- \$1,001.00 to \$3,000.00- \$20.00
- \$3,001 and over- \$40.00

WIRE TRANSFER FEES

- Wire Transfers-Outgoing- \$25.00
- Wire Transfers-Outgoing (Foreign)- \$50.00
- Wire Transfers-Incoming- \$20.00
- Wire Transfers-Incoming (Foreign)- \$30.00

SAFE DEPOSIT BOX RENTAL

- 3x5- \$15.00 5x10- \$25.00
 - 5x5- \$20.00 10x10- \$35.00
- Replacement lock and key- \$100.00