

COUNTY BANK

Common Features and Fees

ATM CASH WITHDRAWAL	\$500 per business day
DEBIT CARD PURCHASE	\$1500 per business day
DEBIT CARD REPLACEMENT	\$5.00
CHECK PRINTING	Fees depend on style and quantity of checks ordered
COUNTER CHECKS	\$0.25 each
CASHIER'S CHECK	\$5.00
DISBURSEMENT CHECK	\$3.00
PERSONAL MONEY ORDER	\$2.00
GIFT CARDS	\$10.00-\$250.00 is \$2.50 each Over \$250.00 is \$5.00 each
DORMANT ACCOUNT FEE	\$5.00 per month
<i>An account is considered dormant if for 365 days no withdrawals of deposits, other than credited interest, have been made to the account. The fee for a dormant account is \$5.00 per month for any account with a balance less than \$1000.</i>	
GARNISHMENTS	\$100.00
EXECUTIONS	\$100.00
LEVIES	\$100.00
PAID OVERDRAFT FEE*	\$32.00 per item
<i>The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means. An overdraft fee is assessed for each transaction.</i>	
RETURNED INSUFFICIENT FUNDS FEE*	\$32.00 per item
ACCOUNT ACTIVITY PRINTOUT	\$3.00 per statement
RETURN DEPOSITED ITEM	\$10.00 per occurrence
COPY OF CHECK	\$3.00
ACCOUNT RESEARCH	\$40.00 per hour
<i>Minimum of 1 hour will be charged for account research.</i>	
STOP PAYMENT	\$30.00 per item
WIRE TRANSFER – INCOMING	\$35.00
WIRE TRANSFER – OUTGOING	\$35.00
WIRE TRANSFER – OUTGOING INTERNATIONAL	\$70.00
PHOTOCOPY	\$0.25 per copy
FAX	\$3.00 first page \$0.25 each additional page
COLLECTION ITEM – INCOMING	\$10.00
COLLECTION ITEM – OUTGOING	\$20.00
SAFE DEPOSIT BOX	Fee varies by box size
DEPOSIT BAGS – LOCKING	\$15.00
DEPOSIT BAGS – ZIPPER	\$5.00
AUTOMATED TRANSFER FEE	\$2.50

These charges may be changed by us at any time after reasonable notice of not less than 30 days.

***Clarification of Overdraft Practices:**

We are not obligated to pay an item presented if your account does not contain a sufficient Available Balance. Customers must provide consent before we may, at our discretion, authorize ATM withdrawals and debit card purchases that would overdraw an account. The presentment of an item for which there are insufficient funds in the account may result in an overdraft charge or return check charge, regardless of whether we, at our option, pay or dishonor the item. After an item is returned due to insufficient funds, the payee or its agent may present additional requests for payment related to the same transaction. We have no control over how many times a payee or its agent may submit additional requests for payment after we have returned an item due to insufficient funds. Each request for payment is a separate presentment for purposes of assessing an overdraft or return check charge. This means you may be assessed more than one service charge if a payee or its agent submits multiple requests for payment related to the same transaction. In addition, if payment is not received for any deposited item, the amount of the item will be charged back to your account and may create an overdraft for which you may be charged a fee. We are not required to give you prior notice of an insufficient funds item posting to your account.