

Fee Schedule

<u>Service/Fee Description</u>	<u>Fee</u>
Bill Payment Rush Delivery (ACH)	\$9.95
Bill Payment Rush Delivery (Check)	\$14.95
Check Printing Charges and Supplies	At catalog prices
Canadian Item	\$15.00
Coin and Currency orders	Charges vary
Collection Items	\$25.00 or more
Custom Card Image	\$10.00
Dormant Charge - Per month after 2 years inactive	\$10.00
<i>Maximum Fee per Inactive Period: \$120.00</i>	
<i>Your account is considered dormant if there has been no customer-initiated activity for two years. Automatic transactions, interest, or service charge deductions do not count as customer-initiated activity.</i>	
Levy & Lien Processing	\$100.00
Money Order	\$4.00
Insufficient Funds Charge Paid (NSF)	\$32.00
<i>This fee is applied when we pay the item even though your account does not have enough funds (an overdraft).</i>	
Insufficient Funds Charge Returned (NSF)*	\$32.00
<i>This fee is applied when we do not pay the item and we return it unpaid (nonsufficient funds).</i>	
*These fees are waived if the account is overdrawn or nonsufficient by \$10.00 or less after all transactions are posted for the day.	
*These fees are applied to overdrafts or returned items caused by check or other electronic means including but not limited to online bill payment, internal transfers, and automated loan payments.	
Re-presented Items	
<i>An item that has been returned unpaid may have more than one Insufficient Funds Charge Returned fee applied if and when the item is represented to the Bank for re-payment and it has been determined that there are not enough available funds in your account to cover the item. If a check or ACH is identified as a re-presented item and you still don't have enough available funds in your account to cover it and we authorize and pay the item and overdraw your account, an Insufficient Funds Charge Paid fee will not be assessed.</i>	
Maximum number of Insufficient Paid or Returned Charge item fees	3 per day
UCF Paid Item – Uncollected Funds Item Paid	\$25.00
UCF Return Item – Uncollected Funds Item Returned	\$25.00
Maximum number of Uncollected Paid or Returned Charge item fees	3 per day
Non-Crest Savings Bank ATM Balance Inquiry Fee	\$0.35 each
Non-Crest Savings Bank ATM Transaction Fee	\$1.00 each
Official Check	\$8.00
Photocopy - Check	\$1.00
Photocopy – Statement/ Printout	\$5.00
Replace ATM/Debit Card	\$5.00
Research/Reconciliation - Per hour	\$25.00
Returned Mail Process Fee	\$25.00
Safe Deposit Box Annual Rental 2x5	\$40.00
Safe Deposit Box Annual Rental 3x5	\$55.00
Safe Deposit Box Annual Rental 5x5	\$75.00
Safe Deposit Box Annual Rental 10x3	\$100.00
Safe Deposit Box Annual Rental 10x5	\$120.00
Safe Deposit Box Annual Rental 10x10	\$200.00
Safe Deposit Box drilling (<i>minimum</i>)	\$200.00
Safe Deposit Box Lost Key	\$10.00
Savings Account Early Close-out (closed before 6 months)	\$10.00
Stop Payment Fee	\$28.00
Wire Transfers - Incoming	\$12.00
Wire Transfers - Outgoing Domestic	\$25.00
Wire Transfers - Outgoing International	\$37.00