



COMMON FEATURES/SCHEDULE OF FEES

<i>ACH Services for Businesses</i>	<i>Free</i>
<i>ATM Transactions (free for customers at FSB ATMs)</i>	<i>\$4.00 for non-customers</i>
<i>Bill Pay for Businesses (first two months free)</i>	<i>\$9.95 for ten BPs, \$0.50 per BP in excess of ten</i>
<i>Bill Pay for Individuals</i>	<i>Free for customers with checking accounts</i>
<i>Bill Pay Rush Delivery Fee</i>	<i>\$14.95</i>
Check & Banking Product Orders	fees vary by style of check or product
<i>Coin Counting (free for customers)</i>	<i>2% of total, or minimum of \$1.00 for non-customers</i>
Copy of an Item – check or deposit	\$1.00
<i>Credit Card Replacement</i>	<i>\$7.50</i>
Debit Card Replacement	\$5.00
<i>Debit Card Rush Order</i>	<i>\$95.00</i>
<i>Dormancy (per month, after 12 months of inactivity)</i>	<i>\$1.00</i>
Fax Charges (in or out) PER PAGE (max \$3.00)	\$1.00
<i>Foreign Check Deposit Processing</i>	<i>\$5.00</i>
<i>Foreign Currency Order Shipping</i>	<i>\$15.00</i>
<i>Health Savings Account (one-time set up fee)</i>	<i>\$20.00</i>
Legal Processes Affecting an Account (e.g., levies, garnishments)	\$40.00
<i>License Stickers (El Paso & Le Roy branches)</i>	<i>\$7.50 + cost of registration</i>
Money Order (free for Road Runner members)	\$1.00
<i>Notarization (free for customers)</i>	<i>\$1.00 for non-customers</i>
Overdraft Charge (per item, 4 item or \$96.00 daily maximum)	\$24.00
<i>Overdraft Transfer (per day of access, transferred in \$50.00 increments)</i>	<i>\$3.00</i>
Photocopies PER PAGE (10 free per month for Road Runner members)	\$0.15
Return Check Charge	\$24.00
<i>Remote Deposit for Businesses</i>	<i>Free</i>
<i>Safe Deposit Box Annual Rent (varies by branch and box size)</i>	<i>\$17.00-\$75.00</i>
Safe Deposit Box Drilling (all keys lost)	\$250.00
Safe Deposit Box Key Replacement (lost key)	\$250.00
Statement Balancing, Research, Reconciliation (per hour, 1 hour minimum)	\$15.00
Stop Payments (all items)	\$24.00
Wire Transfers Domestic – incoming	\$10.00
Wire Transfers Domestic – outgoing	\$15.00
Wire Transfers Foreign – incoming and outgoing	\$65.00

BOLD = On Common Features/Schedule of Fees New Accounts Disclosure *Italicized = Other Fees Assessed*