



COMMERCIAL CHECKING ACCOUNT - ANALYSIS

Monthly Maintenance Fee	\$12.00
Per Deposit Item	-
Per Item Deposited	\$0.15
ACH Deposit	\$0.15
Cash Deposits	-
NSF Deposit Items (charge-backs)	\$5.00
Per Check/Debit	\$0.15
ACH Debits	\$0.15
Incoming Wire Transfers	-
NSF Checks (each) ¹	\$45.00
Negative Balance Usage ²	\$10.00
Strapped Currency	-
Rolled Coin	-
Wire Transfer - Domestic ³	\$25.00
Wire Transfer - International ³	\$40.00
Phone Transfers ¹	\$2.00
Zero Balance Sub-accounts ⁴	\$5.00
Internet Access (read only)	-
Correspondent Depository Service	pass through of actual charge

¹ Hard charged per item

² Hard charged each day overdrawn

³ Hard charged

⁴ Per account, plus item charges



Effective March 1, 2010