



SMALL BUSINESS ACCOUNTS

Monthly Maintenance Fee	\$0.00
Number of Free Total Combined Debits and Credits	100
Fee for Excess Transactions Over 100	\$0.50
Incoming Wire Transfers ¹	Free
NSF Checks (each) ²	\$45.00
Negative Balance Usage ³	\$5.00
Strapped Currency	Free
Rolled Coin	Free
Wire Transfer - Domestic ¹	\$25.00
Wire Transfer - International ¹	\$40.00
Phone Transfers ¹	\$2.00
Internet Access (read only)	Free

¹ Hard charges

² Hard charges per item

³ Hard charges per continuous day

Note: Accounts will be converted to Commercial Checking after three non-consecutive months of excess transactions



Effective March 1, 2010