



DEPOSIT ACCOUNT SCHEDULE OF FEES & CHARGES
EFFECTIVE NOVEMBER 1, 2013

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Account closing within 60 days of opening	\$ 10.00 per account
ATM transactions at non-Legacy Bank locations	\$ 1.00 per transaction
Bags - Zipper Bag	\$ 3.00 per bag
Bank Statement held for pickup	\$ 3.00 per statement
Duplicate Statements (mailed to multiple addresses)	\$ 5.00 each per month
Cashier's Checks (excluding Club Account)	\$ 3.00 per check
Coin Counting - Account holders	no charge
Coin & Currency Orders - Account holders	no charge
Coin & Currency Orders - Commercial*	\$ 1.00 per order
	\$.10 per roll
	\$.25 per strap
Coin & Currency Deposits - Commercial*	\$.10 per \$100
Collections (Incoming & Outgoing)	\$ 25.00 per item
Counter Checks	\$ 5.00 (10 checks)
Dormant Account	\$ 5.00 per month
Fax - Incoming	\$ 2.00 per page
Fax - Outgoing	\$ 2.00 per page
Foreign Items Deposited	\$ 5.00 per item
Garnishments	\$ 25.00 per order
Return Item Charge**	\$ 30.00 per item
Night Depository Locked Bag	\$ 25.00 per bag
Night Depository - Keys	\$ 5.00 per key; first two at no charge
Night Depository - Key Replacement	\$ 5.00 per key
Notary Service - Non Customer	\$ 5.00 per item
Medallion Stamp Transaction	\$ 5.00 each
Overdraft Charge**	\$ 30.00 per item
- Continuous Overdraft Charge - Commercial Accounts only	\$ 10.00 per business day beginning on the 5th consecutive business day that your account is overdrawn \$1,000.00.
Photocopy (black & white)	\$.25 per copy
Quick History	\$ 1.00 per request
Research Charge / 1 hr Minimum	\$ 25.00 per hour
Returned Deposited Item	\$ 5.00 per item
Safe Deposit Box Drilling	\$ 150.00 per box
Safe Deposit Box Lost Key Charge	\$ 20.00 per key
Safe Deposit Box Late Fee	\$ 5.00 after 30 days delinquent
Special Account Handling	\$ 20.00 per month
Special Cutoff Statement	\$ 15.00 per statement
Stop Payments & Renewals	\$ 30.00 per item
Tax Levy	\$ 25.00 per order
Wire Transfer - Incoming	\$ 15.00 per request
Wire Transfer - Domestic - Outgoing	\$ 20.00 per request
Wire Transfer - International - Outgoing	\$ 50.00 per request

* Applies to commercial customers under account analysis

** Return Item Charge and Overdraft Charge includes all items created by check, in-person withdrawal, ATM withdrawal or other electronic means. Charges apply to all checking and savings accounts. \$150.00 daily Overdraft Charge Cap (excludes Returned Item charges) per account; applies to Consumer Accounts only. Continuous overdraft charge applies to commercial accounts only.