

FEE SCHEDULE



Your Bank of Personal Service

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Research Fees; Per item charge (checks, statements, etc.)	\$5.00
Account Research Fee; research charge (per hour-one hour minimum; this fee is in addition to the per item charge)	\$20.00
Attachments, Garnishments & Levies (each occurrence)	\$50.00
Cashier's Check - "Customers Only"	\$0.00
Check printing fees vary by the style of check ordered	
Counter Check Fee (per printed page)	\$1.00
Daily Overdraft Charge (Checking Accounts Only); If your account is overdrawn for 4 or more consecutive business days, an additional charge per day, for up to 10 days per occurrence	\$5.00
ATM/Debit Card - International transactions	1% of transaction
ATM/Debit Card Replacement Fee	\$12.00
ATM/Debit Card transactions @ Bank of Clarkson and Affiliates	\$0.00
ATM/Debit Card transactions at all other ATM's	\$0.75
Dormant Fee (Checking Accounts Only, Monthly Fee); no credit or debit activity for a period of 180 days and the account has a balance less than \$200.00	\$10.00
Fax Charges (first page)	\$2.00
Fax Charges (each additional page)	\$1.00
Internet Banking and Bill Payment	\$0.00
Notary Service - "Customers Only"	\$0.00
Overdraft Item Charge	\$20.00
Return Item Charge	\$20.00
Safety Deposit Box fee (annually) 2X5 "Contents not insured by the FDIC or this institution"	\$15.00
Safety Deposit Box fee (annually) 3X5	\$20.00
Safety Deposit Box fee (annually) 5X5	\$25.00
Safety Deposit Box fee (annually) 3X10	\$28.00
Safety Deposit Box fee (annually) 5X10	\$30.00
Safety Deposit Box fee (annually) 10X10	\$50.00
Safety Deposit Box; Lost Key (1)	\$25.00
Safety Deposit Box; Drill and replace lock	\$75.00
State Levy (fee determined by levy)	\$0.00
Stop Payment Request (if amount, payee and check number are given)	\$10.00
Stop Payment Request (incomplete information)	\$30.00
Wire Transfer Incoming; "Customers Only"	\$0.00
Wire Transfer Outgoing; "Customers Only" - Domestic	\$20.00
Wire Transfer Outgoing; "Customers Only" - International	\$50.00

OVERDRAFT - HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE. An overdraft is created when we pay an item presented for payment and your account's ledger balance is not sufficient to pay the item. An item may be a check, in-person withdrawal, ATM withdrawal, Point of Sale transaction, or other electronic debit. An overdraft fee will be assessed for each item we pay, except on consumer accounts we will not assess a fee for ATM and everyday debit card transactions unless you have authorized us to pay overdrafts for such items. You will be responsible to pay us the overdrawn amount.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay an item and return it, we will charge you a return item fee. If an ACH item is returned, the financial institution initiating the ACH transaction may submit one or more additional debit items for payment of the underlying obligation. If a check is returned, the payee may present it for payment more than one time. We may charge you a return item fee for each submission of an item or presentation of a check. This means you may incur multiple return item fees in connection with the same obligation.

