



### Schedule of Fees & Charges

Debit/ATM Card	Withdrawal Service Charge (Usage Non-Ledyard ATM)	\$1.00
Debit/ATM Card	Lost Card Replacement Fee per card	\$5.00
Debit/ATM Card	Expedited Shipping Fee per card	\$50.00
Debit/ATM Card	International Fees - <i>percent of transaction amount</i>	1%
Overdraft Charge	Paid Item	\$29.00
Overdraft Charge	Returned Item	\$29.00
<i>Overdraft Charge applies to overdrafts created by check, in-person withdrawal, ACH, bill payment, mobile transactions, other electronic means, or other payment methods, items may re-presented and result in additional fee. Daily limit \$116</i>		
Returned Item Charge	per returned item	\$10.00
Overdraft Protection Transfer Fee	per transfer	\$3.00
Telephone Transfers	per transfer	\$3.00
Interbank (external) Transfers	Outgoing (per transfer)	no charge
Wire Transfers	Incoming Domestic	\$5.00
Wire Transfers	Incoming Foreign	\$10.00
<i>(Intermediary banks may charge a wire processing fee as well)</i>		
Wire Transfers	Outgoing Domestic	\$20.00
Wire Transfers	Outgoing Foreign (USD)	\$75.00
Wire Transfers	Outgoing Foreign (Non-USD)	\$55.00
Cashier's Check	per item	\$5.00
Certified Check	per item	\$20.00
Temporary Checks	per sheet / 4 checks per sheet	\$2.00
Foreign Currency	per order	\$15.00
Foreign Draft	per item	\$25.00
Account Reconciliation		\$25.00
Bond/Coupon Collection		varies
Coin/Currency Exchange		5%, \$3.00 minimum
Domestic Collections	per request	\$20.00
Foreign (Int'l) Collections	per request	varies
Statement Print	per statement	\$5.00
Statement Copies	per statement	\$5.00
Stop Payment Order	per item	\$20.00
Check Printing Charge		varies
FAX service	per page	\$5.00
Night Deposit Bags (first bag free)		\$15.00
Research	per hour	\$25.00
Writs/Levies/Attachments	per request	\$50.00
<b><u>Safe Deposit Boxes</u></b>	<i>Contents of safe deposit boxes are not insured</i>	
	Box Size - Annual Rental Fee	
	3X5	\$45.00
	3X10	\$55.00
	5X5	\$65.00
	5X10	\$95.00
	10X10	\$145.00
Safe Deposit Box Key Replacement		\$50.00
Safe Deposit Box Drilling Fee (per box)		\$300.00