GENERAL COSTS

All accounts are subject to General Costs unless otherwise stated. This information amends prior fee schedules given to you.

### Checking Accounts

- Deposited Items Returned:
  - Except Endorsements (Per Item) ........................................ $10.00
- Deposited Items Returned:
  - Redeposit/Reclear (Per Item) ........................................... $10.00
- Interim Statements ................................................................. $5.00
- Zipper Bags (Per Bag) ............................................................. $5.00
- Night Deposit Bags (Per Bag) .................................................. $25.00
- Night Deposit Keys: 1st Key .................................................. No Charge
- Additional Night Deposit Keys (Each) ................................. $5.00
- Overdrafts (Per Item) .......................................................... $35.00
- (Accounts overdrawn for three (3) consecutive business days will be assessed a $6.00 fee every third business day until the balance becomes positive.)
- Overdraft Protection Transfers Fee ...................................... $10.00
- Peoples Line of Credit Transfer Fee ........................................... $15.00
- Printed Checks ........................................................................ Variable
- Cashed Checks Returned (Per Item) ........................................ $10.00
- Non-Sufficient Funds (NSF) Fee (Per Item) ......................... $35.00
- Stop Payments ........................................................................ $35.00

### Checks

- Cashier’s Checks ................................................................. $7.00
- Money Orders ...................................................................... $5.00
- Official Check Issued for Account Closing ......................... $2.50
- Gift Cards (Per Card) ........................................................... $5.00

### Safe Deposit Box Accounts

- Lost Key .................................................................................. $20.00
- Drill Box (if both keys are lost) .............................................. $70.00

### Loans and Collection Accounts

- Canadian & International Check Collection ............................. Variable
- Domestic Collections $6.00 Minimum .................................. Variable
- Land Contract Collections (Per Payment) ............................ $6.00
- Letters of Credit 1.5% (Annual) ........................................... $250 Minimum

### Research

- Account Reconciliation & Research:
  - Customers (no charge if bank error) .............................. $20.00/Hour
  - Non-Customers (no charge if bank error) ..................... $30.00/Hour
- Withdrawal Document Copy .............................................. $1.00

### Special Services

- ATM Card Replacement ..................................................... $5.00
- Peoples Priority Debit Card .................................................. $29.00
- Audit Confirmation (Each) .................................................. $25.00
- Bond Coupon Collection (Per Envelope) ......................... $10.00
- Bond Coupon Returns (Per Envelope) .............................. $20.00
- Christmas Club Early Withdrawal/Closing ..................... $25.00
- Self-Service Coin Counting Machine:
  - Customers ................................................................. FREE
  - Non-Customers .......................................................... 15% of Total
- Foreign Currency Purchase (Per Order) ......................... $25.00
- IRS Tax Levy Processing (Per Levy) ............................ $100.00
- Non-Customer Check Cashing Fee ................................. $10.00
- Notary Fee ...................................................................... $2.00
- Photocopies (If over 3 items) ........................................... $5.00
- Signature Guarantee .......................................................... $10.00
- Loan Payments by Telephone (3rd Party Payors Only) ... $6.00
- Paper Statement Fee ......................................................... $2.00
- Dormant Account Fee (Per Month) .................................. $7.50

### Wire Transfers

- Domestic Wire Transfers .................................................. $25.00
- Foreign Wire Transfers .................................................... $50.00
- Incoming Wire Transfers ................................................ $15.00
- EFTPS Wire Service (Per Payment) ................................. $25.00

### Savings Accounts

- Excess Withdrawal Fee .................................................. $10.00 (Per month over six debit items)
  This fee applies to all types of withdrawals and transfers including those made in person.

### Money Market Accounts

- Excess Withdrawal Fee .................................................. $10.00 (Per month over six debit items)
  This fee applies to all types of withdrawals and transfers including those made in person.

### Online Banking Services

- Bill Pay................................................................. FREE
- Expedited Bill Pay Check Payment ................................. $19.95
- Expedited Bill Pay Electronic Payment ......................... $4.95