

FEE SCHEDULE



WEST POINT BANK

Hometown Banking Made Simple

FEEES AND CHARGES

The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Record Research Fee; Per item charge (checks, statements, etc)	\$3.00
Account Record Research Fee; research charge (per hour-one hour minimum; this fee is in addition to the per item charge)	\$25.00
ATM Service Charge (transactions not at West Point Bank or affiliates)	\$1.50
ATM/Debit Card -International transaction	1.000% of transaction
ATM/Debit Card Replacement Fee	\$12.00
ATM/Debit Card transactions @ West Point Bank and Affiliates	\$0.00
Cashier's Check - (Customer Only)	\$2.00
Counter Check Fee (Per Printed Page)	\$1.00
Daily Overdraft Charge; (All Checking Accounts); if your account is overdrawn for 4 or more consecutive business days, an additional charge per day, for up to 10 days per occurrence	\$6.00
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
Drill and Replace lock on Safe Deposit Box/Self-Storage Box	\$50.00
Notary Service	\$0.00
Online Banking and Bill Payment	\$0.00
Overdraft Item Charge (per item)	\$26.50
Return Item Charge (per item)	\$26.50
Safe Deposit Box fee (annually) 10X10	\$50.00
Safe Deposit Box fee (annually) 3X10	\$24.00
Safe Deposit Box fee (annually) 3X5	\$12.00
Safe Deposit Box fee (annually) 5X10	\$30.00
Safe Deposit Box fee (annually) 5X5	\$15.00
Safe Deposit Box/Self-Storage Box; Lost Key(1)	\$10.00
Self-Storage Box 3X10 (annually)-Elizabethtown Branch Only	\$24.00
Stop Payment Charge (if amount, payee and check number given)	\$25.00
Stop Payment Charge (incomplete information)	\$50.00
Tax Levy/Garnishment Fee (amount determined by levy/garnishment- maximum of \$75.00)	\$75.00
Wire Transfer Fee Outgoing- Domestic (Customer Only)	\$20.00
Wire Transfer Fee Outgoing- International (Customer Only)	\$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.