

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing (fee depends on style and quantity of check ordered)	
Cashier's checks Customer.....	\$8.00
Deposited checks (and other items) returned unpaid - each...	\$10.00
Telephone transfers	\$5.00
* Dormant Checking account service charge per month	\$10.00
** Dormant Savings account service charge per month	\$10.00
*** Dormant Money Market service charge per month	\$10.00

The categories of transactions for which an overdraft (OD) or returned item (NSF) fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Overdraft (OD) paid each	\$35.00
Returned item - Nonsufficient funds (NSF) each	\$35.00

Stop payment fee (each)	\$35.00
Account activity printout	\$1.00
Account research	\$20.00 per hour
Account balancing assistance	\$20.00 per hour
Statement copies	\$2.00
Domestic wire transfers	
Outgoing	\$25.00
Incoming	\$15.00
Foreign wire transfers	
Outgoing	\$45.00
Incoming	\$25.00

Safe deposit box:

**** 3 X 5	\$30.00
**** 3 X 10	\$50.00
**** 5 X 10	\$70.00
**** 10 X 10	\$95.00

Tax Levy/Garnishment	\$100.00
Instant Issue custom card (printed in branch).....	\$5.00
ATM Withdrawal Fee	\$1.00
(This fee is only applicable when using an ATM that we do not own or operate, with the exception of Publix Presto or Allpoint ATMs)	

* A Checking account is dormant if for one year you have made no deposits or withdrawals to the account.

** A Savings account is dormant if for two years you have made no deposits or withdrawals to the account.

*** A Money Market account is dormant if for three years you have made no deposits or withdrawals to the account.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

**** Choice Checking customers can receive a 10% discount on safe deposit box rentals.

Visa Debit Card - Currency Conversion and International Transactions.

(a) For point-of-sale (merchant) transactions. When you use your Visa Check Card for this type of transaction and it settles in a currency other than US Dollars, the charge will be converted into the US Dollar amount. The currency conversion rate used to determine the transaction amount in US Dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions if there is no currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. As a result, we will charge you a 0.8% international transaction fee on all international transactions if there is no currency conversion. If there is a currency conversion, we will charge you an international transaction fee of 1% of the transaction. An international transaction is a transaction where the country of the merchant is outside the USA.

(b) For ATM transactions using Cirrus network. When you use your Visa, Check Card for this type of transaction and it settles in a currency other than US Dollars, MasterCard/Cirrus will convert the charge into a US Dollar amount. The MasterCard/Cirrus currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard/Cirrus. The exchange rate MasterCard/Cirrus uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard/Cirrus charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard/Cirrus charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we will charge you a currency conversion fee of .2% of the transaction if there is a currency conversion and a cross-border transaction fee of .9% of the transaction. The cross-border transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction processed through the Global Clearing Management System or the MasterCard Debit Switch in which the country of the merchant is different than the country of the cardholder.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PRESTO and Accel* Networks (- 2013 Fiserv, Inc. or its affiliates. Accel and the Accel logo are trademarks of Fiserv, Inc.).

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.