

SCHEDULE OF FEES

(Common Features)

Bookkeeping Fees

Incoming Wire Transfer	\$15.00
Outgoing Wire Transfer	\$20.00
International Wires:	
Incoming	\$20.00
Outgoing	\$35.00
Levies and Garnishments.....	\$75.00
Collection Items.....	\$25.00
Stop Payments (Each).....	\$25.00
NSF Return Item Fee (Each)	\$35.00
Daily Limit of \$140.00 for consumer/personal accounts	
NSF Paid Item Fee (Each)	\$35.00
Daily Limit of \$140.00 for consumer/personal accounts	
Daily Overdraft Fee.....	\$30 every 4 consecutive business days
Charge Back Fee per Item	\$5.00
Monthly Dormant Checking Account Fee	\$10.00
Monthly Dormant Savings Account Fee	\$10.00
Duplicate Statements per Cycle.....	\$5.00
Mailed Notices (Transfer, Interest, Check+, etc.)	\$1.00
Sweep Fee (Automatic)	\$1.00
Transfer Fee (Internet)	FREE
Transfer Fee (Telebanc)	FREE

ATM Services/Debit Cards

Annual Fee ATM & Visa Debit	FREE
Withdrawal Fee at our ATMs	FREE
Replacement of ATM/Visa Card	\$15.00
Transfer Fee at our ATMs	FREE
Inquiry Fee at our ATMs	FREE

ATM Fees at Non-Adams Bank & Trust ATMs:

**Deposit Fee at Non-Adams Bank ATMs	\$2.00
**Transfer Fee at Non-Adams Bank ATMs	\$2.00
**Inquiry Fee at Non-Adams Bank ATMs	\$2.00
**Withdrawal Fee at Non-Adams Bank ATMs	\$2.00

**These ATM Fees may be waived with a qualifying SuperSmart eChecking Account - Please see account disclosure for more details.

IRA Fees

IRA Setup Fee.....	\$25.00
IRA Rollover or Transfer Fee.....	\$50.00
Annual Custodian Fee.....	\$10.00

Ready Reserve

Monthly Ready Reserve Fee.....	\$2.00
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Official Cheques (Customers Only)

Cashiers Check Fee per \$100.00.....	\$1.00
Minimum Fee.....	\$5.00
Maximum Fee.....	\$25.00
Personal Money Orders per \$100.00.....	\$1.00
Minimum Fee.....	\$3.00
Maximum Fee.....	\$25.00

Research and Administration

Research per Hour.....	\$40.00
Minimum (prepaid).....	\$40.00
Plus per Copy.....	\$1.00
Account Printout.....	\$1.00
Reconcile Checking Account per Hour.....	\$30.00
Bankruptcy Reaffirmation.....	\$200.00
Credit Verification.....	\$15.00
Account Verification.....	\$15.00

Safe Deposit Box

1 Lost Key.....	\$10.00
2 Lost Keys (Drilling Fee).....	\$200.00
30 Day Late Payment Charge.....	\$10.00

Other Services

Photocopies.....	\$0.25
New Escrow Set-Up Fee.....	\$250.00
Annual Fee.....	\$100.00
Fax - Send or Receive First Page.....	\$5.00
Additional Pages.....	\$1.00
Notary Fee.....	\$2.00

Non-Customer Charges

Coin Counting.....	10%
Minimum Charge.....	\$5.00
Amortization Schedule.....	\$20.00
Cashing Pre-Approved Non-Customer Checks	
per Hundred.....	\$1.00
Minimum Charge.....	\$5.00