

ARMSTRONG BANK SCHEDULE OF FEES

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

| SERVICE RENDERED | PRICE/UNIT |
|---|---|
| Account Activity Printout..... | \$3.00 |
| Account Balancing Assistance (Per Hour)..... | \$20.00 |
| Account Closing Fee (If Closed within 90 Days of Opening)..... | \$35.00 |
| Account Research-Consumer Account Statement Copy (Per Statement)..... | \$5.00 |
| Account Research-Commercial Account Statement Copy (Per Statement)... | \$10.00 |
| Account Research-Check Images(12/page) and Other Documents (Per Page).. | \$2.00 |
| ACH Fees: One Time ACH..... | \$5.00 |
| Recurring ACH Set Up..... | \$5.00 |
| Recurring ACH Per Occurrence..... | \$2.00 |
| ATM/Debit Card with Checking Account..... | FREE |
| ATM/Debit Card with Savings Account-Monthly Fee..... | \$1.00 |
| ATM/Debit Card Replacement Fee..... | \$3.00 |
| ATM Transaction Fee: | |
| Other Than Armstrong Bank ATM and Domestic Allpoint Network ATM..... | \$2.00 |
| Bank Bags-Zipper..... | \$5.00 |
| Locking..... | \$20.00 |
| Cashier's Checks..... | \$4.00 |
| Debit Card Cross-Border Fee..... | 0.90% of Total |
| Debit Card Currency Conversion..... | 0.20% of Total |
| Check Printing..... | Fee Based on Style of Checks Ordered |
| Coin Rolling for Non-customer..... | 10% of Total |
| Check Collection Item-Domestic..... | \$15.00 |
| Foreign..... | \$30.00 |
| Incoming..... | \$25.00 |
| Counter Checks (Per Sheet of Four)..... | \$1.00 |
| Credit Confirmation/Verification..... | \$19.00 |
| Deposited Items Returned..... | \$5.00 |
| Dormant Account Fee..... | \$5.00 |
| This Fee is charged each month if for one year you have made no deposits or withdrawals to the account. This fee will not apply if the account maintains a minimum balance of \$100.00. | |
| Fax..... | First Page \$5.00/Additional Page \$1.00 Per Page |
| Foreign Currency Orders..... | \$10.00 |
| Garnishments/Levies..... | \$100.00 |
| Money Orders..... | \$4.00 |
| Non-Customer Check Cashing..... | 3% of Check/Minimum \$10.00 |
| Notary Services..... | \$5.00 |
| NSF Paid (Overdraft) Item (Each Debit or Check Paid)*..... | \$20.00 |
| NSF Returned Item (Each Debit or Check Returned)*..... | \$20.00 |
| Overdraft Protection Transfer..... | \$10.00 |
| Photocopies (Per Item)..... | \$.50 |
| Safe Deposit Box Drill Fee..... | \$150.00 |
| Safe Deposit Box Key Deposit..... | \$10.00 |
| Special Statement Cut-off..... | \$4.00 |
| Stop Payment-Regular..... | \$27.00 |
| Official Check..... | \$30.00 |
| Wire Transfers-Incoming..... | \$10.00 |
| Outgoing..... | \$15.00 |
| Foreign..... | \$40.00 |

*Fees apply to overdrafts "Created by check, in-person withdrawals or other electronic means."