

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 with 90 Days of Opening).....	\$35.00
Account Research-Consumer Account Statement Copy (Per Statement).....	\$.50
Account Research-Commercial Account Statement Copy (Per Statement)...	\$10.00
Account Research-Check Images(12/page) and Other Documents (Per Page)...	\$2.00
ATM/Check Card with Checking Account.....	FREE
ATM/Check Card with Savings Account-Monthly Fee.....	\$1.00
Atm/Check Card Replacement Fee.....	\$3.00
ATM Transaction Fee (Other Than Armstrong Bank and Allpoint Network)...	\$2.00
Bank Bags-Zipper.....	\$5.00
Locking.....	\$20.00
Cashier Checks.....	\$4.00
Check Card Cross-Border Fee.....	0.90% of Total
Check Card Currency Conversion.....	0.20% of Total
Check Printing.....	Fee Based on Style of Check Ordered
Coin Rolling for Non-customer.....	10% of Total
Check Collection Item-Domestic.....	\$15.00
Foreign.....	\$30.00
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 Under \$250 USD.....	\$10.00
Garnishments/Levies.....	\$100.00
Money Order.....	\$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)*.....	\$19.00
NSF Returned Item (Each Debit or Check Returned) *.....	\$19.00
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.....	\$35.00

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