

Comprehensive Fee Schedule

Service Description	AFP	Unit Price 2019	Unit Price 2010	Notes	Unit Price Difference
ACCOUNT SERVICES					
2 - NEGATIVE COLLECTED BALANCE FEE	000210	Variable	Variable	Interest assessed on negative collected balances. Calculation is performed end of the month against average negative collected balances.	\$0.0000
105 - DAILY OVERDRAFT OCCURRENCE FEE	000212	\$0.0000			\$0.0000
1005 - ACCOUNT MAINTENANCE	010000	\$5.0000	\$5.0000		\$0.0000
1006 - ACCT MAINT-INT	010010	\$5.0000	\$25.0000		(\$20.0000)
1010 - STATEMENT CYCLES	010307	\$0.0000	\$0.0000		\$0.0000
1014 - ACCOUNT STATEMENT - PAPER	010310	\$3.0000	\$0.0000		\$3.0000
1015 - STATEMENT CYCLES - ENHANCED	010307	\$0.0000	\$0.0000		\$0.0000
1019 - DDA IMAGE STATEMENTS	010320	\$0.0000	\$0.0000		\$0.0000
1076 - AUDIT CONFIRMATIONS	010630	\$25.0000	\$25.0000		\$0.0000
2315 - OVERDRAFT NSF ITEM RETURNED	150340	\$0.0000	\$0.0000		\$0.0000
2316 - OVERDRAFT NSF ITEM PAID	150341	\$0.0000	\$0.0000		\$0.0000
3499 - POST NO CHECKS MAINTENANCE	15002Z	\$0.0000	\$3.0000		(\$3.0000)
7640 - CREDIT POSTED- ELECTRONIC	010101	\$0.0000	\$0.0000		\$0.0000
7641 - DEBIT POSTED - ELECTRONIC	010100	\$0.0000	\$0.0000		\$0.0000
7856 - CASH CONCENTRATION MAINTMASTER	010020	\$5.0000	\$5.0000		\$0.0000
7857 - CASH CONCENTRATION MAINT SUB	010021	\$5.0000	\$5.0000		\$0.0000
AUTOMATED CLEARING HOUSE					
2695 - ACH MAINTENANCE	250000	\$10.0000	\$10.0000		\$0.0000
2700 - CREDIT ORIGINATED	250101	\$0.0500	\$0.0500		\$0.0000
2705 - DEBIT ORIGINATED	250100	\$0.0500	\$0.0500		\$0.0000
2716 - CREDIT RECEIVED	250201	\$0.0500	\$0.0500		\$0.0000
2717 - DEBIT RECEIVED	250200	\$0.0500	\$0.0500		\$0.0000
2720 - RETURN ITEM	250302	\$1.0000	\$1.0000		\$0.0000
2722 - NOTIFICATION OF CHANGE	251070	\$1.0000	\$1.0000		\$0.0000
2729 - RETURN NOTIFICATION - ONLINE	250400	\$1.0000	\$1.0000		\$0.0000
2730 - NOTIF OF CHANGE - ONLINE	250400	\$1.7500			\$1.7500
2742 - CREDIT ORIGINATED - JPM ACCESS	250101	\$0.2000			\$0.2000
2744 - DEBIT ORIGINATED - JPM ACCESS	250100	\$0.2000			\$0.2000
2746 - JPM ACCESS ACH MAINTENANCE	250000	\$30.0000	\$30.0000		\$0.0000
2753 - DELETION / REVERSAL - ELEC	250620	\$5.0000	\$5.0000		\$0.0000
2765 - ACH BATCH/FILE PROCESSED	250501	\$5.0000	\$5.0000		\$0.0000
2796 - ADDENDA RECORD ORIGINATED	250120	\$0.0500	\$0.0500		\$0.0000
2809 - NOTIF OF CHANGE - EMAIL	251070	\$1.0000	\$1.0000		\$0.0000
2810 - RETURN NOTIFICATION - EMAIL	250400	\$1.0000	\$1.0000		\$0.0000
2860 - TRANSACTION BLOCK MAINTENANCE	251050	\$5.0000	\$5.0000		\$0.0000
2861 - ACH TRANS BLOCK AUTHORIZED ID	251051	\$0.5000	\$0.5000		\$0.0000
8019 - ACH ORIGINATED SAME DAY CREDIT	250101	\$0.5000	\$0.5000		\$0.0000
8020 - ACH ORIGINATED SAME DAY DEBIT	250100	\$0.5000			\$0.5000
8021 - ACCESS ACH CREDIT - SAME DAY	250101	\$0.7500			\$0.7500
8022 - ACCESS ACH DEBIT - SAME DAY	250100	\$0.7500			\$0.7500
BALANCE BASED CHARGES					
35 - BALANCE BASED CHARGES	000230	Variable	Variable	13bps since early 2018	\$0.0000
BANKING CENTER SERVICES					
1306 - BRANCH CREDITS POSTED	100000	\$1.7500	\$1.0000		\$0.7500
1311 - ATM CHECK DEPOSIT - IMAGE	100000	\$0.0000	\$0.0000		\$0.0000
1312 - ATM CASH DEPOSIT - IMAGE	100000	\$0.0000	\$0.0000		\$0.0000
1318 - BRANCH ORDER - COIN ROLL	100044	\$0.0500	\$0.0500		\$0.0000
1319 - BRANCH ORDER CURRENCY STRAP	10004A	\$0.3500	\$0.3500		\$0.0000
1320 - BRANCH DEPOSIT IN NON STD BAG	100099	\$2.0000			\$2.0000
1332 - BRANCH DEPOSIT ADJUSTMENT	100500	\$0.0000	\$0.0000		\$0.0000
1333 - BRANCH ORDER PROCESSED	100040	\$3.2500	\$2.5000		\$0.7500
7173 - NIGHT DROP CASH VERIFICATION	100000	\$0.0020	\$0.0009		\$0.0011
7174 - TELLER LINE CASH VERIFICATION	100000	\$0.0020	\$0.0012		\$0.0008
DEPOSITORY SERVICES					
501 - CHECK DEPOSITED-ON US	100220	\$0.1200	\$0.0500		\$0.0700
513 - CHECK DEPOSITED-TRANSIT	100224	\$0.1500	\$0.1000		\$0.0500
519 - IMAGE GROUP ONE	100214	\$0.0250			\$0.0250
524 - FILE TRANSMISSION REC.- VPN	100210	\$150.0000		Flat Fee	\$150.0000
526 - IMAGE GROUP TWO	100214	\$0.0250			\$0.0250
528 - IMAGE GROUP TWO - TIER 2	100214	\$0.0250			\$0.0250
541 - REMOTE DEPOSIT CAPTURE ITEM	101320	\$0.0400	\$0.0250		\$0.0150
548 - REMOTE DEPOSIT CAPTURE MAINT	101300	\$5.0000	\$0.0000		\$5.0000
746 - ON US PREMIUM	100210	\$0.0250			\$0.0250
749 - CQD DEPOSITORY CREDIT	999999	\$0.0000			\$0.0000

759 - ICL DEPOSIT EARLY	100200	\$0.2500			\$0.2500
1400 - CREDITS POSTED	010101	\$1.0000	\$1.0000		\$0.0000
1435 - RETURN ITEM	100400	\$1.5000	\$1.5000		\$0.0000
1450 - RETURN ITEM REDEPOSIT	100402	\$1.0000	\$1.0000		\$0.0000

DISBURSEMENT SERVICES

2320 - STOP PAYMENT - MANUAL	150420	\$35.0000	\$35.0000		\$0.0000
2321 - RANGE STOP PAYMENT-ELECTRONIC	150410	\$50.0000	\$50.0000		\$0.0000
2338 - STOP PAYMENT AUTOMATIC RENEWAL	150412	\$4.0000	\$4.0000		\$0.0000
2370 - CHECK / DEBIT POSTED	010100	\$0.1020	\$0.1020		\$0.0000
3377 - IMAGE TRANSMISSION PER ITEM	151351	\$0.0500	\$0.0500		\$0.0000
3378 - IMAGE TRANSMISSION PER TRANS	151354	\$1.0000	\$1.0000		\$0.0000
6618 - CHECK INQUIRY MAINTENANCE	151710	\$7.5000	\$7.5000		\$0.0000
6621 - IMAGING MAINTENANCE	151350	\$25.0000	\$25.0000		\$0.0000
6639 - STOP PAYMENT - ELECTRONIC	150410	\$5.0000	\$5.0000		\$0.0000
6645 - IMAGE RETRIEVAL PER RETRIEVE	151352	\$1.0000	\$1.0000		\$0.0000
6646 - IMAGE RETRIEVAL >91DAY	151352	\$1.0000	\$1.0000		\$0.0000

INT REC & PAY - REPORT

6179 - RECEIVABLES MAINT - ONLINE	050005	\$25.0000			\$25.0000
6187 - LONG TERM STORAGE - CHECK	050620	\$0.0100			\$0.0100

INTERNATIONAL SERVICES

3941 - DEPOSITED CHECK - CANADIAN	609999	\$3.0000	\$3.0000		\$0.0000
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JPMORGAN ACCESS

6040 - MONTHLY SERVICE	400610	\$30.0000	\$30.0000		\$0.0000
6041 - ACCOUNTS REPORTED	40044Z	\$17.5000	\$5.0000		\$12.5000
6043 - TRANSACTIONS REPORTED - 45 DAY	40066Z	\$0.0500	\$0.0500		\$0.0000
6053 - EXTENDED TRANSACTION DETAIL	40066Z	\$0.0000	\$0.0000		\$0.0000
6076 - ACCT TRANSFER ITEM	400699	\$1.5000	\$1.5000		\$0.0000

OTHER CHARGES AND CREDITS

8809 - RESEARCH ADJUSTMENT CREDIT	999999	\$0.0000	\$0.0000		\$0.0000
8810 - RESEARCH ADJUSTMENT DEBIT	999999	\$0.0000	\$0.0000		\$0.0000

RECEIPTSTREAM/ENH REC SVCS

2661 - EDI FAX REPORT	300121	\$1.0000	\$1.0000		\$0.0000
4218 - EDI EMAIL REPORT	300225	\$1.0000	\$0.0000		\$1.0000

RECONCILIATION SERVICES

3386 - IMAGE CAPTURE PER ITEM	151351	\$0.0500	\$0.0500		\$0.0000
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VAULT SERVICES

1310 - VAULT DEPOSIT	100100	\$1.0000	\$1.0000		\$0.0000
1467 - VAULT MAINTENANCE	100199	\$0.0000	\$0.0000		\$0.0000
1475 - VAULT DEPOSIT ROLLED COIN	100110	\$0.2000			\$0.2000
1482 - VAULT DEPOSIT STD STRAP - NOTE	100115	\$0.0040	\$0.0040		\$0.0000
1486 - VAULT DEP NON STD STRAP - NOTE	100114	\$0.0250	\$0.0250		\$0.0000
1493 - VAULT DEPOSIT IN NON STD BAG	100199	\$1.0000			\$1.0000
1506 - VAULT DEP PARTIAL OR MIXED BAG	100111	\$7.5000			\$7.5000
1525 - VAULT DEPOSIT STD COIN BAG	100113	\$2.0000			\$2.0000
1617 - VAULT DEPOSIT ADJUSTMENT	100501	\$5.0000			\$5.0000

WIRE - U.S.

5822 - ELECTRONIC BOOK DEBIT S/T	350124	\$2.0000	\$2.0000		\$0.0000
5823 - ELECTRONIC BOOK DEBIT REPAIR	350122	\$6.0000			\$6.0000
5824 - ELECTRONIC FED DEBIT S/T	350100	\$3.5000	\$3.5000		\$0.0000
5825 - ELECTRONIC FED DEBIT REPAIR	350102	\$9.0000			\$9.0000
5826 - ELECTRONIC CHIP DEBIT S/T	350110	\$5.0000			\$5.0000
5882 - REPETITIVE INSTRUCTION STORAGE	350551	\$1.0000	\$1.0000		\$0.0000
5883 - FED TRANSFER FEE	350599	\$0.0000			\$0.0000
5884 - CHIPS MESSAGE FEE	350599	\$0.0000			\$0.0000
5886 - BOOK CREDIT	350320	\$1.0000			\$1.0000
5887 - FED CREDIT S/T	350300	\$5.0000	\$5.0000		\$0.0000
5889 - CHIPS CREDIT S/T	350300	\$7.0000			\$7.0000
5933 - DIRECT DELIVERY WIRE NOTIFY1-2	350402	\$2.0000	\$2.0000		\$0.0000
6016 - DIRECT DELIVERY GFP COUNT	999999	\$0.0000			\$0.0000
6408 - ADVICE - NOT CHARGE	999999	\$0.0000			\$0.0000