



**Consumer & Business Deposit Accounts
Truth in Savings Changes
Effective March 1, 2012**

Free Checking

The Free Checking Account has been renamed
“Freedom Checking”

Periodic statements with check images	\$2.00
Periodic statements without check images	No Charge

Eagle Checking

Orders of “Image” single style checks at no charge, postage will apply	\$4.95
<i>Previous postage charge</i>	<i>none</i>

Interest Plus Checking

Orders of “Image” single style checks at no charge, postage will apply	\$4.95
<i>Previous postage charge</i>	<i>none</i>

Commercial Checking

Earnings credit of 0.25% of the average monthly collected balance, applied against monthly activity fees
(Earnings credit previously .50%)

All Consumer & Business Checking, Money Market, Interest Checking and Savings Accounts

Dormant Account Fee (24 months)	\$6.00
<i>Previous Dormant Account Fee</i>	<i>\$5.00</i>

Consumer & Business Time Certificates of Deposit

Dormant Account Fee (30 months)	\$6.00
<i>Previous Dormant Account Fee</i>	<i>\$5.00</i>



**Account Service Fee
Changes
Effective March 1, 2012**

Account Balancing Fee (minimum charge):	\$15.00
<i>Previous minimum charge</i>	<i>None</i>
Account Research Fee (minimum charge):	\$15.00
<i>Previous minimum charge</i>	<i>None</i>
Cashier's Check Re-Issue Fee:	\$5.00
<i>Previous Check Re-Issue Fee</i>	<i>None</i>
Counter Checks Fee (for first 3 checks/for each additional check):	\$1.00/\$1.00
<i>Previous Counter Check Fee</i>	<i>None</i>
<i>Previous limit on Counter Checks</i>	<i>10</i>
Credit Card, Debit Card & ATM Card Replacement Fee:	\$5
<i>Previous Credit Card, Debit Card & ATM Card Replacement Fee:</i>	<i>None</i>
Credit Card, Debit Card & ATM Card and/or PIN Rush Replacement Fee:	\$50
<i>Previous Credit Card, Debit Card & ATM Card and/or Rush Replacement Fee:</i>	<i>\$40</i>
Foreign Return Item Fee:	\$25.00
<i>Previous Foreign Return Item Fee</i>	<i>None</i>
Subpoena Research Fee (minimum charge):	\$15.00
<i>Previous minimum charge</i>	<i>None</i>
<u>Contract Collections</u>	
Annual Service Charge:	\$25.00
<i>Previous Annual Service Charge</i>	<i>None</i>
Annual Fee for Late Charge Notices:	\$30.00
<i>Previous Annual Fee for Late Charge Notices:</i>	<i>\$24.00</i>