



SCHEDULE OF FEES

BOOKKEEPING FEES

Incoming Wire Transfer.....	\$20.00
Outgoing Wire Transfer.....	\$20.00
International Wires	
Incoming.....	\$40.00
Outgoing.....	\$50.00
Levies and Garnishments.....	\$75.00
Collection Items.....	\$27.00
Stop Payments (each).....	\$30.00
NSF Return Item Fee (each).....	\$35.00
Daily limit of \$175.00 for consumer/personal accounts	
NSF Paid Item Fee (each).....	\$35.00
Daily limit of \$175.00 for consumer/personal accounts	
Daily Overdraft Fee.....	\$30 every 4 consecutive business days
Charge Back Fee per Item.....	\$7.00
Monthly Dormant Checking Account Fee.....	\$15.00
Monthly Dormant Savings Account Fee.....	\$15.00
Duplicate Statements per Cycle.....	\$5.00
Mailed Notices (Transfer, Interest, Check+, etc.).....	\$2.00
Transfer Fee (Telephone).....	\$2.00
Sweep Fee (Automatic).....	FREE
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.*

READY RESERVE

Monthly Ready Reserve Fee.....	\$2.00
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IRA FEES

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

HSA FEES

HSA Setup Fee.....	\$25.00
HSA Termination Fee.....	\$50.00
Monthly Maintenance Fee.....	\$3.00

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.....	\$60.00
Minimum (prepaid).....	\$60.00
Plus per Copy.....	\$1.00
Account Printout.....	\$2.00
Reconcile Checking Account per Hour.....	\$30.00
Bankruptcy Reaffirmation.....	\$200.00
Credit Verification.....	\$15.00
Account Verification.....	\$15.00
Returned Mail (per item).....	\$2.50

SAFE DEPOSIT BOX

1 Lost Key.....	\$25.00
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.....	FREE

NON-CUSTOMER CHARGES

Coin Counting.....	10%
Minimum Charge.....	\$5.00
Amortization Schedule.....	\$20.00
Cashing Pre-Approved Non-Customer Checks	
Minimum Charge.....	\$8.00