TREMONT FIRST NATIONAL BANK

SCHEDULE OF FEES

Internet Banking	FREE
Bill Payment monthly fee when you process FEWER than the minimum of 1 bill pay transaction every month	5.00
Non-Sufficient Funds (per item)	30.00
Overdraft per item* (see below)	30.00
Continuous Overdraft – daily fee beginning on the 7th business day account remains overdrawn	5.00
Overdraft Transfer in $100 increments	3.00
Returned deposit per item	4.50
Checks for collection-per item (incoming or outgoing)	20.00
Stop Payment / per request	30.00
Dormant Account Fee / per month	5.00
Cashier's Checks / per check	3.00
Original ATM/Debit card	FREE
Replacement Card or Captured Card	20.00
Foreign ATM Fee / per withdrawal	1.00

Levies per item	35.00
Garnishments per item	35.00
Account Research per hour with $15 minimum	30.00
Account Balancing per hour with $15 minimum	30.00
Copies of account information per page	.50
Photocopies per page	.10
Outgoing domestic wire transfer per wire	25.00
Outgoing foreign wire transfer per wire (minimum)	50.00
Incoming domestic wire transfer per wire	15.00
Incoming foreign wire transfer per wire	15.00
Fax per page: incoming or outgoing	1.00
Coin counting: non customer	2.00
Late Fee per month for Lock Box Annual Rental	1.00
Replacement Safe Deposit Box Key (each)	10.00
Drilling of Safe Deposit Box	200.00

*This fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Member FDIC