<table>
<thead>
<tr>
<th>Deposit Products</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSF item (non sufficient funds)</td>
<td>$33.00</td>
</tr>
<tr>
<td>Reg D savings return item</td>
<td>$33.00</td>
</tr>
<tr>
<td>Ardent courtesy pay (overdraft)</td>
<td>$33.00</td>
</tr>
<tr>
<td>Overdraft transfer (automated)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Manual transfer fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Paid on held funds fee</td>
<td>$28.00</td>
</tr>
<tr>
<td>Stop payment (check &amp; ACH)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Check copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Statement copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Returned deposits (including ATM)</td>
<td>$20.00</td>
</tr>
<tr>
<td>Incorrect account number</td>
<td>$10.00</td>
</tr>
<tr>
<td>Check amount less than $250 (Money Market)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Money Market transaction fee per item (after a combined total of 6 transfers, withdrawals or checks)</td>
<td>$10.00</td>
</tr>
<tr>
<td>High-Yield Money Market monthly service fee (daily balance below $5,000)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Reboot Checking monthly service fee</td>
<td>$10.00</td>
</tr>
</tbody>
</table>

**VISA Debit card/ATM/HSA**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM/Debit card replacement/ATM issue</td>
<td>$3.00</td>
</tr>
<tr>
<td>ATM card withdrawal, purchase (POS), loan advance</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

**VISA Gift card**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift card instant issue (branch)</td>
<td>$4.95</td>
</tr>
<tr>
<td>Card replacement (lost/stolen)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Monthly service fee (after 12-month grace period)</td>
<td>$1.50</td>
</tr>
</tbody>
</table>

**Wire transfers**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic outgoing wires</td>
<td>$30.00</td>
</tr>
<tr>
<td>International outgoing - Foreign funds</td>
<td>$40.00</td>
</tr>
<tr>
<td>International outgoing - US dollars</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

**International money services**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase/Deposit foreign currency</td>
<td>$25.00</td>
</tr>
<tr>
<td>Deposit of foreign checks drawn on foreign banks</td>
<td>varies</td>
</tr>
<tr>
<td>Collection of US dollar checks drawn on foreign banks</td>
<td>varies</td>
</tr>
<tr>
<td>Purchase foreign checks</td>
<td>$18.50</td>
</tr>
</tbody>
</table>

**Miscellaneous services**

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashiers check (for less than $1,000 payable to a non-person third party)</td>
<td>$5.00</td>
</tr>
<tr>
<td>Tax lien &amp; garnishment</td>
<td>$100.00</td>
</tr>
<tr>
<td>Dormancy (per month after 1 year)</td>
<td>$10.00</td>
</tr>
<tr>
<td>Account verification</td>
<td>$15.00</td>
</tr>
<tr>
<td>Escheatment</td>
<td>$100.00</td>
</tr>
<tr>
<td>Account research (per hour)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Expedited payment</td>
<td>$5.95</td>
</tr>
<tr>
<td>Undeliverable statement</td>
<td>$5.00</td>
</tr>
</tbody>
</table>