

SCHEDULE OF CHARGES

Service	Fee
Account Reconciliation	\$25.00 per hour, 1 hour minimum
ATM & Debit Card Fees	Available for no issuance fee \$30.00 Rush Fee \$5.00 Replacement cards
ATM & Debit Card Transaction Fees	No charge for transactions at Emprise ATMs. \$1.50 per withdrawal at ATM's not displaying the Emprise Bank logo, free non-Emprise transactions for Relationship Checking customers if the balance requirements are met. Up to 2% fee (based on actual transaction) for international transactions taking place outside of the U.S.A.
Automatic Transfers between Emprise accounts (overdraft protection, maintain minimum balance, etc.)	\$8.00 each transfer, free to Relationship Checking customers
Change Orders (for business customers only)	\$0.10 each Rolled Coin \$0.25 each Currency Strap
Check Cashing (non-customer, item not drawn on Emprise)	1% or \$10.00, whichever is greater
Closing Fee	\$25.00 (applies to all checking & savings accounts if closed within 180 days)
Currency Charges	\$2.00 per \$100 Coin Counting
Collection Items	\$20.00 customer, \$30.00 non-customer
Dormant Account Fees	Dormancy fee \$10.00 per month all balances all account types. Dormancy is defined as account inactive for 12 months (checking), 36 months (savings).
External Transfer Fees	\$3.00 per outgoing external transfer, incoming external transfers are free
Foreign Currency Fees	\$10.00 per purchase or exchange \$10.00 additional charge when exchange or purchase amount is \$300 or less
Foreign Deposited Items	\$15.00 per item
Garnishments/Tax Levies/Tax Warrants	\$60.00 per garnishment, tax levy or tax warrant
Insufficient Funds/Overdraft	\$32.00 per item. An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. No NSF fee charged for checking account balances overdrawn less than \$5.00. Limit of five NSF fees charged per day.
Money Orders	\$2.50 each Free to Relationship and Classic Checking customers
Notary Service	No charge to customers, \$10.00 for non-customers
Official Checks	\$5.00 each Free to Relationship and Classic Checking customers
Online Bill Payments	\$1.95 per month for up to 15 payments. \$0.40 for each additional payment over 15. No monthly fee for InControl, Classic and Relationship Checking customers. \$0.40 for each additional payment will apply. eBusiness Access customers – \$0.60 per item
People Pay	Fees vary based on the type of payment that will be sent and are presented for your approval when you submit the payment.
Record Research	\$35.00 per hour, one hour minimum, plus \$1.00 per page or \$25.00 per CD Rom
Returned Deposited Item	\$5.00 Reclears \$7.00 Chargebacks \$15.00 per item with special instructions
Safe Deposit Box	\$35.00 Lost Key fee \$175.00 Drilling fee
Signature Guarantee	\$10.00 (for customers only)
Statement Requests	\$5.00 Duplicate Statement (each) Archived Statement Reproduction (see Record Research above) Statement CD ROM (business accounts only) \$25.00 per account
Stop Payment	\$32.00 per item
Temporary checks	\$5.00 per pack of ten
Wire Transfer	\$15.00 incoming (for customers) \$20.00 outgoing domestic wire (for customers) \$40.00 outgoing international wire (for customers) eBusiness Access customers – Contact a Treasury Services Sales Rep.