



SCHEDULE OF FEES

Domestic Wire Transfer Outgoing	\$ 25.00
Domestic Wire Transfer Incoming	\$ 10.00
International Wire Transfer	\$ 55.00
Night Deposit (Bag, Lock and set of Keys)	\$ 15.00
Night Deposit (Plastic Zip Bag)	\$ 5.00
Overdraft Fee (Every 5 days)	\$ 5.00
Checkguard Overdraft Transfer Fee	\$ 5.00/transfer
Stop Payment Fee	\$ 33.00
NSF Paid Item Fee*	\$ 33.00
NSF Returned Item Fee*	\$ 33.00
Returned Deposited Item	\$ 9.00/Item
Account Research	\$ 20.00/hour
Collection Item Fee	\$ 10.00
Statement Reproduction	\$ 4.00/statement
Gift Card Fee	\$ 5.00/card
Money Order (Customer)	\$ 4.00
Cashier's Check (Customer)	\$ 6.00
Garnishment Fee	\$100.00
Dormant Accounts (Dormant after 12 months inactivity)	\$ 5.00/month
Closed Account Fee (If closed within six months of opening)	\$ 50.00
Counter Checks	\$ 1.00/check
Cash Intensive Business Fee**	\$100.00/month

Check Cashing - Drawn on another bank, customers with an average ledger balances less than \$100

Up to \$1,000.00	\$ 10.00
Over \$1,000.00	\$ 20.00

Check Cashing - Non-customer 4% with a \$10.00 minimum

ATM Transactions

NB&T ATM Transactions/Allpoint® ATM Transactions	Free
Non-NB&T ATM Transactions/Non-Allpoint® ATM Transactions	\$ 2.00

Safe Deposit Box Drilling

Safe Deposit Boxes vary by size. Boxes are available at all offices except Wilmington West. Box contents are not insured by any government agency.	Present Going Rate
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*NSF Fee - May be created by check, in-person withdrawal or other electronic means.

**Cash Intensive Business Fee - A cash intensive business is one that deposits or withdraws a significant amount of cash (\$7,500) per month.