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| Account closed within 180 days | \$25.00 |
| Check printing | Varies by style of check |
| Per 10 counter checks | \$2.50 |
| Automatic transfer activity (sweep account) | \$6.00 per transfer |
| Telephone transfer | \$6.00 per transfer |
| Return check- personal | \$15.00 per item |
| Return check-business | \$15.00 per item |
| NSF check- personal checking | \$33.00 per item (up to 6 items per day) |
| NSF check-business checking | \$33.00 per item (up to 6 items per day) |
| Negative Checking/Savings Balance per day | \$5.00 per day beginning on the 6th day |
| NSF EFT or ACH (preauthorized withdrawal) | \$33.00 per item (up to 6 items per day) |
| NSF telephone transfer | \$33.00 per item (up to 6 items per day) |
| NSF telephone payment | \$33.00 per item (up to 6 items per day) |
| Overdraft fee | \$33.00 per item (up to 6 items per day) |

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means:
check, in-person withdrawal, ATM withdrawal or other electronic means.

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| Stop payment (all types) | \$33.00 per order |
| Account research (1hour minimum) | \$25.00 per hour |
| Account balancing assistance (1 hour minimum) | \$25.00 per hour |
| Reproduction of statement | \$5.00 |
| Images of checks in statements | \$5.00 per month |
| Check charge-back to loan | \$33.00 |
| Fax Payoff Fee | \$15.00 |
| Garnishment/Levies per transaction | \$75.00 |
| Money order (1 free draft from account per day) | \$3.00 |
| Cashier's check (1 free draft from account per day) | \$5.00 |
| Coin count (no account) | 10% of amount |
| Photocopies | \$1.00 each page |
| Fax machine-in or out | \$2.00 per page |
| Outgoing domestic wire transfer | \$25.00 |
| Incoming domestic wire transfer | \$25.00 |
| Outgoing international wire transfer | \$50.00 |
| Incoming international wire transfer | \$50.00 |
| Inactive fee/Dormant | \$5.00 per month |
| Check copies | \$1.00 per item |
| ATM/DEBIT CARD FEES | |
| Replace lost/stolen ATM/Debit card | \$10.00 |
| *Foreign non-Pulse withdrawal/transfer | \$1.50 |
| *Foreign Pulse withdrawal/transfer | \$1.50 |
| ATM Foreign Customer fee (per transaction) | \$3.00 |
| Inquiry from any ATM | \$0.25 |

Free use of any Sherwood State Bank ATM. Complete list available upon request.

SAFE DEPOSIT BOXES

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| 2.5 x 4.5 x 20 (\$18.00 if automatic pay) | \$20.00 |
| 4 x 4.5 x 18 (\$23.00 if automatic pay) | \$25.00 |
| 3 x 10 x 22 (\$33.00 if automatic pay) | \$35.00 |
| 5 x 10 x 20 (\$38.00 if automatic pay) | \$40.00 |
| Lost key replacement | \$50.00 each |
| Box drilling | Cost + 5% |
| Late charge after 10 days | \$5.00 |

INTERNET BANKING FEES

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|---------------------------|-------------------|
| Stop Payment | \$33.00 per order |
| Cancellation of a payment | \$33.00 per item |
| ACH Returns | \$33.00 per item |
| Online Bill Payment Fee | Free |
| Business Bill Pay | 9.95 per month |

