



## Common Features

### List of Town & Country Bank's Service Fees

The following fees may be assessed against your account and the following account limitations, if any, apply to your account:

#### ATM

Town & Country Bank ATM:	\$ 0
Non-Town & Country Bank ATM:	\$ 0 <i>Not including fees charged by other financial institutions for the use of their ATM.</i>
Replace ATM or Visa Debit Card:	\$ 5.00 each (Expedited shipping by request: \$30.00)

#### Official Checks

Cashier's Check:	\$ 10.00 each check
Money Order:	\$ 5.00 each money order

#### Miscellaneous Services

Return Cashed/Deposited Item Fee:	\$ 10.00 each time returned
Printed Checks/Deposit Slips:	Varied based on style and quantity
Stop Payment-all items:	\$ 20.00 each item
Collection Item - Domestic:	\$ 25.00 each item
Collection Item – International:	\$ 100.00 each item
Writ of Garnishment/Execution:	\$ 50.00 each time served
Subpoenas and Levies:	\$ 50.00 each time served

#### Overdraft & Non-Sufficient Funds

We pay overdraft transactions at our discretion and reserve the right not to pay. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: checks, in-person withdrawal, ATM withdrawal, service charge, Bank fee, service charge, or other electronic means.

Maximum overdrawn amount to avoid overdraft fee:	\$ 10.00
Overdraft Fee-NSF Paid:	\$ 30.00 each item
Returned Item NSF Fee:	\$ 30.00 each time presented to us for payment
Overdraft Fee-Continuous:	\$ 25.00 <i>Assessed on the 5<sup>th</sup> business day an account remains continuously overdrawn.</i>
Maximum dollar amount of Overdraft Fee-NSF Paid and/or Returned Item NSF Fee per day is	\$150.00

#### Research

Account Research:	\$ 25.00 per hour plus \$1.00 per copy
Account Balancing Assistance:	\$ 15.00 per hour
Copy of Statement or Check:	\$ 2.00 per copy
Account Activity Printout:	\$ 1.00 per account

#### Wire Transfers

Wire Transfer – Outgoing Domestic:	\$ 20.00 each wire
Wire Transfer – Outgoing International:	\$ 50.00 each wire

#### Safe Deposit Box

Lost Key Replacement:	\$ 25.00 each key
Box Drilling Fee:	\$ 250.00 each box

#### Early Account Closure

	\$ 20.00
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Applied to an account closed within the first 90 days of opening.

#### Dormant Account

	\$ 5.00 per month
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An account is dormant if for one year, there has been no transactions to the account and no communications about the account or any account.