

FEE SCHEDULE

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

Replace lost ATM debit or credit card	\$5.00
Check printing	(fee depends on style and quantity of check ordered)
Counter check	first five free, \$1.00 each thereafter
Official check	\$5.00
Money order	first one free, \$3.00 each thereafter
An account is considered dormant if for three years no withdrawals or deposits, other than credited interest, have been made to the account.	
Dormant Account Fee	\$5.00 per month
Garnishments	\$50.00
Levies	\$50.00
Alimony/child support processing fee.....	\$5.00
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.	
Overdraft - each overdraft paid	\$28.00
Account activity printout	\$1.00 per page
Account research	\$20.00 per hour
Statement reprint.....	\$5.00 per statement
Account balancing assistance.....	\$20.00 per hour
Stop payments - each	\$28.00
Domestic wire transfer	
Incoming.....	\$10.00
Outgoing.....	\$15.00
Foreign wire transfer	
Incoming	\$10.00 plus correspondent bank fee
Outgoing	\$15.00 plus correspondent bank fee
Photocopy	\$1.00 per page
Fax	\$1.00 per page
Copy of check (truncated accounts)	three per month free, \$3.00 each thereafter; \$1.50 online check images
Collection item.....	\$10.00 + correspondent Bank charges
Official check and money order photocopies.....	\$3.00 per check
Telephone transfer from any account to another account.....	\$5.00
Foreign currency order	\$3.00 + correspondent bank charges
Foreign currency return (minimum \$25.00)	\$5.00 + correspondent bank charges
Coin machine	Free for customers, 8% for non-customers
Return statement fee.....	\$5.00/statement after three consecutive months of returned statements
Sustained overdraft fee	\$5.00 per day (after five business days overdrawn)

Contact Hometown Bank for rate sheet on tiered rates and balances.

We reserve the right to require no less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

