

## Other Fees and Services

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|---|---|
| Account Research and Balancing (per hour)               | \$25.00   |
| Account Re-Opening Fee                                  | \$10.00   |
| ACH Account Posting Errors                              | \$10.00   |
| ACH Return Item Charge                                  | \$10.00   |
| ATM Transactions (no fee at OCB ATM's with an OCB card) | \$2.00  |
| Cashier's Checks (each)                                 | \$6.00  |
| Check and Deposit Slips - Printing and Delivery Fees    | Charge dependent on style and quantity                            |
| Check Cashing - Non-Customer/Non-OCB Check              | \$20.00   |
| Coin Machine:   |   |
| OCB Customers   | 3% over \$300.00  |
| Non-Customers   | 10% of total  |
| Copies of Checks (each)                                 | \$0.75  |
| Copies of Statements (per statement)                    | \$2.00  |
| Counter Checks (4 checks)                               | \$3.00  |
| Debit Card Reissue                                      | \$10.00   |
| Debit Card Re-PIN                                       | \$2.00  |
| Deposit Bags (Locking)                                  | \$10.00   |
| Deposit Bags (Zipper) First bag is free                 | \$2.50  |
| Deposit Correction (fee if over \$25.00)                | \$2.00  |
| Early Account Closure - if closed within first 90 days  | \$25.00   |
| External Bank Auto Transfer Set-up Fee                  | \$25.00   |
| Garnishment Fee   | \$85.00   |
| Inactive and Dormant Account Monthly Fee*               | \$5.00  |
| IRA Transfers to Another Bank                           | \$15.00   |
| Mailed Paper Monthly Statements (per month)             | \$2.00  |
| Money Orders (each)                                     | \$4.00  |
| Notary Service (per signature)                          | \$10.00   |
| NSF/Overdraft Items** (per item, paid or returned)      | \$30.00 (4 per day maximum)                                       |
| Ordering of Foreign Currency (per order)                | \$10.00   |
| Overdraft Line of Credit Transfer Fee (per day)         | \$7.50  |
| Processing of Foreign Currency (per item)               | \$10.00   |
| Photo Copies (per copy)                                 | \$0.25  |
| Return, Hold, or Undeliverable Mail (per month)         | \$5.00  |
| Safe Deposit :  |   |
| Box Drilling Fee  | \$150.00  |
| Key Deposit   | \$20.00   |
| Late Charge   | \$10.00   |
| Key Replacement   | \$25.00   |
| Annual Rent   | 3"x5"-\$30; 5"x5"-\$50; 3"x10"-\$70<br>5"x10"-\$70; 10"x10"-\$110 |
| Stop Payment (6 Months)                                 | \$30.00   |
| Telephone Transfer Fee                                  | \$2.00  |
| Wire Transfer Processing Fees:                          |   |
| Incoming  | \$10.00   |
| Outgoing - Domestic                                     | \$30.00   |
| Outgoing - Foreign                                      | \$45.00   |

\*Inactive/Dormant Account Fee: \$5.00 applies to: Checking, Savings, or Money Market accounts. After 12 months of no activity, a \$5.00 fee will be charged per month until activity is performed. Activity is defined as: Increasing or decreasing the account balance, excluding any interest, fees or other adjustments made by us. After 2 months of no activity as defined above, the account is considered dormant and will be closed.

\*\*Overdraft Fees may apply to overdrafts created by check, in-person withdrawal, or other electronic means as applicable.