This information on special handling and other related charges is provided as an addition to your Account Terms and Conditions

PaymentRelatedServices	**ChargeAmount**	**Frequency**
MoneyOrder	$3.00	PerMoneyOrder
OfficialCheck	$5.00	PerCheck
InternationalDrafts	$20.00	PerItem
WireTransfer-Outgoing-DomesticorInternational	$30.00	PerWire
Stop Payment	$25.00	Each
LoanPaymentReturnedCheck	$20.00	Each
Checks(Forpricing, visityourlocalbranchorcall877-322-9530)	Variesbystyle	PerOrder
DepositRelatedServices		
WireTransfer-Incoming-DomesticorInternational	$15.00	PerWire
ReturnedDepositedItemFee-ReturnedACH/Check	$19.00	PerItem[1]
ReturnedDepositedItemFee-ReturnedACH/CheckforIllinois	$4.50	PerItem[1]
RedepositedItemFee(IfRequestedbyClient)	$19.00	PerOccurrence
Foreign Check CollectionFee	$25.00	PerOccurrence
SafeDepositBox(LateFee>30Days)	$5.00	PerBox
SafeDepositBox(VaultDrilling)	$150.00	Each
NightDepositoryZipperBag	$5.00	PerBag
NightDepositoryBag	$25.00	PerBag
NightDepositoryKeyReplacement	$10.00	Each
Non Maincity Trust Bank Bank ATM Charges		
ATMBalanceInquiryFee(Non-FFBATM)	$1.50	PerInquiry
ATMServiceFee(Non-FFBATM)	$2.50	PerTransaction
Overdraft Related Charges		
OverdraftProtectionTransferFee(DynamicTransfer)	$0.00	NoCharge
OverdraftProtectionTransferFee(ReadyReserve)	$5.00	PerDailyTransfer[2]
OverdraftFee-PaidItem(Maximumof2 Items/Day)	$25.00	PerItem[3]
OverdraftCollection Fee	$50.00	PerCollectionEvent[4]
Inactive,ClosedAccountandSpecialProcessing[5]		
DormantAccountFee	$5.00	PerMonth[6]
EarlyAccountClosingFee(<6months)	$25.00	Each
ClosingIRAtoanotherFinancialInstitution	$25.00	Each
EscheatmentFee	$20.00	PerOccurrence
BureauofSupportPaymentProcessingFee(ChildSupport)	$5.00	PerPayment
TaxLevy/Garnishment	$20.00	PerGarnishment
Paper,PrintingandResearch		
PaperStatementFee	$3.00	PerStatement
CheckImageFee	$3.00	PerStatement Cycle
Return StatementFee	$5.00	PerStatement
CopyofCurrentStatementorTransactionHistory	$5.00	PerStatement
CopyofYearlyStatementorYearlyTransactionHistory	$25.00	PerRequest
ReproductionofYear-EndInterestInformation	$5.00	PerRequest
PhotocopyFee	$1.00	PerCopy
FaxFee(IncomingorOutgoing)	$2.00	PerPage
Reconciliation(Minimum$25.00)	$25.00	PerHour
Research(Minimum $25.00)	$25.00	PerHour
AccountVerification	$10.00	Each

AnychangeinfeeswillbemadeinaccordancewithFederalandStateLaw.

Processing

Ifaservicecharge/feeisscheduledtobeassessedonaSaturday,Sunday,orholiday,theservicecharge/fee will be posted on the business day prior at the end of the day.

Disclosures

1. An item may be presented multiple times for payment if the initial or subsequent presentment is rejected due to insufficient funds or other reason (representment).Each presentment is considered an item and - may be charged.
2. The Overdraft Protection Fee (Ready Reserve) will not be charged for client-initiated transfers performed online, via telephone or in person.There is no charge for Overdraft Protection transfers from another depositaccount-onlyfromaLineofCreditorReadyReserveaccount.
3. If your item is returned/declined by us, your account is overdrawn by $25or lessOR your paid item(s)is $1 or less, you may not be assessed an Overdraft Fee.
4. A Collection Event occurs when an account is charged off. Accounts are charged off and an Overdraft Collection Fee is assessed between 45 to 60 days when the account maintains a continuous negative balance during that time. If the negative balance resultedsolely from account service fees, the applicable service fees may be refunded, and the account closed prior to a Collection Event. If we believe fraud has occurred (whether by youorothers), your account may beclosed and appropriate reportingorcollections remedies may occur prior to 45 to 60 consecutive calendar days.
5. Ifanaccountremainsata$0balancefor60ormoreconsecutivecalendardays,itmaybecloseddueto inactivity.
6. Anaccountbecomesdormantwhentherehasbeennoactivityoveradefinedperiodoftime.Forchecking accounts, this periodof inactivity isequal to 1year; Forsavingsaccounts, this period of inactivityis equal to 3 years. The Dormant Account Fee does not apply to NoWorry or NoWorry Rebuild CheckingAccounts.

CommercialClients

ThisSpecialHandling/ElectronicBankingDisclosureofChargesmaybemodifiedbyotheragreementsyou have with us, or other products you purchase from us, including but not limited to Treasury Management services.