

IMPORTANT CHANGE IN TERMS NOTICE

Effective **January 1, 2012** the following bank fees will change or begin.

If you have any questions, please contact your local branch.

- Non-Sufficient Funds items – paid or returned increase to \$25 per item
- Overdraft items – paid or returned increase to \$25 per item
- Stop Payment Fee increase to \$25 per item
- Outgoing Wire Transfer Fee increase to \$25 per item
- Incoming Wire Transfer Fee new fee - \$5 per wire
- Chargeback Item Fee new fee - \$5 per item