

<u>Bank Fee Type</u>	<u>Farmers & Merchants</u>
Account Setup Fee (one time)	Contact PSP
Monthly Fee	Contact PSP
Minimum Account Balance	25.00
Paper Disbursement (Check)	1.50
Electronic Disbursement (EFT)	0.00
Close Account Fee	25.00
Monthly Investment Fee	Contact PSP
Excess Contribution Disbursement	0.00
Paper Statement Fee	2.00
NFS Deposit\Withdrawal\Overdraft	15.00
Debit Card – Primary	3.00
Debit Card – Secondary	2.00
Debit Card – monthly	0.75
Debit Card Reissue Fee	0.00
Balance Transfer Fee (Trustee to Trustee)	0.00
Stop payment per check	0.00
Wire Transfer	30.00
Corrected 1099 or 5498	25.00
Reprint 1099 or 5498	5.00
Claims Vault Storage	0.00
Minimum Opening Deposit	0.00

** Fees as of 1/1/2011, subject to change.