

CUSTOMER SERVICE FEE SCHEDULE

Member FDIC

BANK CHECKS:

* Cashier's Check	\$10.00
Foreign Draft	\$70.00
Foreign Draft - Non Customer	\$75.00

CHECKING ACCOUNT CHARGES:

Current Period Account Statement	\$5.00
Historical Account Statement - without images	\$5.00
Historical Account Statement - with images	\$10.00
Returned Check Charged Back	\$12.50
Stop Payment or 30-Day Alert	\$35.00
Account Reconciliation - \$20.00 per hour / minimum	\$20.00
Account Research - \$20.00 per hour / minimum	\$20.00
Front of Imaged Items - per statement cycle	\$5.00
Images of Deposits (fronts) - per statement cycle	\$5.00
More than 3 imaged copies - per statement cycle	\$5.00
Counter Checks (per sheet)	\$3.00

ACH FEES:

ACH Revocation or Stop Payment	\$35.00
ACH Research - \$20.00 per hour / minimum	\$20.00
ACH Pay-by-Phone	\$10.00

CHECK CASHING FEE:

Non Deposit Customer, Not On Us Ck (per check) (\$10 minimum charge)	3%
Non Deposit Customer, On Us Ck (per check)	\$5.00

CHECK COLLECTION FEES:

U. S. Banks - On Us - costs plus	\$15.00
U. S. Banks - Not On Us - costs plus	\$25.00

CLUB ACCOUNTS:

Early Closing or Withdrawal - loss of accrued interest plus	\$25.00
---	---------

FOREIGN TRANSACTIONS:

Currency

Canadian - C&N Exchange Rate	
Canadian Checks - Exchange Rate plus	\$20.00
Other currency - Exchange Rate plus costs plus	\$20.00

Canadian Checks - Per Check Fee

U. S. Funds	\$15.00
Canadian Funds - Federal Reserve Exchange Rate plus	\$15.00

INTERNET BANKING - CONSUMER ACCOUNTS:

Internet Access - view accounts or transfer funds	FREE
Bill Payer - includes unlimited bill payments	FREE

TELEPHONE (VOICE) BANKING:

Automated Transactions and Inquiries	FREE
--------------------------------------	------

VISA CHECK CARD:

Transactions at C&Now ATMs

Withdrawal	FREE
Deposit	FREE
Inquiry	FREE
Savings / Checking Transfer	FREE

Transactions at all other ATMs

Non C&N ATM W/D Fee	\$2.50
Non C&N ATM Inquiry Fee	\$0.50
Debit Card Replacement Fee	\$7.50

SAFE DEPOSIT BOX FEES:

Inventory - \$25.00 per hour / minimum	\$25.00
One Lost Key	\$15.00
Drill Box	\$255.00
Annual Rental Fee - varies according to box size monthly late fee. C&N Relationship Checking customers receive one small box at no charge or credit of \$15.00 toward a larger box	

SAVINGS ACCOUNT CHARGES:

Indemnity Bond - lost passbook	\$10.00
No Bounce Transfer Fee from Key Savings and Consumer Super Money Fund	\$3.00

WIRE TRANSFER FEES:

C&N Customer

Incoming - Domestic	\$15.00
Incoming - Foreign	\$30.00
Outgoing - Domestic	\$30.00
Outgoing - Foreign	\$50.00

MISCELLANEOUS FEES:

Amortization Schedule	\$10.00
Telephone Assisted Transactions	\$3.00
Draw String Bag or Zipper Bag	\$5.00
Escheatment Fee	\$50.00
Fax - Outgoing - \$5.00 first page / \$1.00 each additional page	
Interrogatory Fee	\$100.00
IRA Outgoing Transfer	\$25.00
IRS Levy	\$150.00
Lock Bag	\$20.00
Photocopies - \$1.00 for each copy, \$.10 for each additional copy of same original	
Protest Fee	\$25.00
Restraining Order	\$100.00
Signature Guarantee - per certification	\$10.00

* Indicates no charge for C&N Relationship Checking