FEE SCHEDULE

Limits and Fee Schedule

The following fees and charges may be assessed against your account:

Fees and Charges

Account Research - Per hour with 1 hour minimum	\$30.00
Check Writing - Per paper check clearing bank account	\$25.00
Deposited check returned and charged back to account	\$7.50
Deposited check returned and re-cleared	\$7.50
Dormant Account - An account is dormant if there have been no customer generated deposits or withdrawals for 12 consecutive months. Charged per month on accounts with balances less than \$100.00	\$10.00
Early closing fee (charged if the account is closed within 90 days)	\$25.00
Foreign transaction fee on ATM withdrawals	\$1.00
Garnishments	\$15.00
Incoming Wire Transfer - Domestic	\$15.00
Incoming Wire Transfer - Foreign	\$50.00
Levies	\$50.00
Nonsufficient funds (NSF)- A non-sufficient funds fee is assessed when there is not enough funds in an account to cover all transactions. These items are not paid, and will be returned to the payee.	\$30.00
Online & Mobile Banking Bill Pay - FREE	
Online & Mobile Banking funds transfer - FREE	
Overdraft- An overdraft fee is assessed when transactions are paid against an insufficient balance and the account becomes overdrawn.	\$30.00
Preauthorized withdrawal from BADASS Checking or BADASS Money Market for Overdraft Protection Coverage (per transfer)	\$6.00
Printed Bank Statement - Per statement cycle	\$5.00
Replacement of VISA Debit Card	\$15.00
Stop payment - All items (per request)	\$30.00
Telephone transfer from BADASS Checking or BADASS Money Market with representative (per transaction)	\$5.00
VISA Debit Card - ATM Withdrawal Limit	\$400.00
VISA Debit Card - Point of Sale Limit	\$1,500.00