

Frontier Bank Schedule of Fees

Effective April 3, 2008

Insufficient Funds (per item) *	\$ 31.00
Stop Payment Request (per item)	\$ 25.00
Statement Reconciliation (per hour)	\$ 15.00
Research Time (per hour)	\$ 15.00
Dormant Checking Account Monthly Fee (no activity for 1 year)	\$ 4.00
Closing Account Fee (within 90 days of opening)	\$ 30.00
Official Checks (per check)	\$ 5.00
Travelers Checks (per \$100)	\$ 1.50
Notary Service (customer)	No Charge
Notary Service (non-customer)	\$ 5.00
Fax Service (per fax)	\$ 5.00
Photo Copies (per page)	\$ 0.25
Garnishments and Levies	\$ 30.00
Visa International Service Fee	1% of transaction amount
Check Cashing (non-customer)	3% of check amount \$5 minimum
Filmed Item Reproduction	\$ 11.00
Wire Transfer (outgoing)	\$ 20.00
Wire Transfer (incoming)	\$ 12.50
Collection Fees	\$ 10.00
Special Statements (per statement)	\$ 5.00
Returned Statements (bank not notified of address change)	\$ 3.00
Lost Keys (if box must be drilled)	\$ 100.00
Replacement of Lost Key (safe deposit box)	\$ 30.00
Return Item (per item)	\$ 3.50
Non-Image Statement (per month)	\$ 10.00
Lock Bags	\$ 20.00
ATM Card Replacement	\$ 5.00
ATM Withdrawal Transaction Fee (foreign ATM)	\$ 1.25
ATM Inquiry Transaction (foreign ATM)	\$ 0.50
NetTeller Online Banking	No Charge
NetTeller Online Banking with Power Pay (includes 15 Power Pay transactions per month)	No Charge
NetTeller Power Pay Transaction fee (after 15 per month)	\$ 0.50 each
Commercial NetTeller (per month)	No Charge
Commercial NetTeller with Power Pay (includes 15 Power Pay transactions per month)	No Charge
Commercial NetTeller Power Pay Transaction Fee (after 15 per month)	\$ 0.50 each
Commercial NetTeller Cash Management Service (per month)	\$ 35.00
Commercial NetTeller Cash Management ACH Fee (per file)	\$ 15.00
Commercial NetTeller Cash Management ACH Fee (per transaction)	\$ 0.12

*Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means.