

**PEOPLES BANK OF GREENSBORO
FEE SCHEDULE**

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing.....	(fee depends on style of check order)	
Money orders.....		\$ 2.00
Cashier's checks.....		\$ 3.00
An account is dormant if for one year you have made no deposits or withdrawals to the account.		
Dormant account fee (charged annually).....		\$ 5.00
Total Overdraft Fees:		
- Daily overdraft		
A fee is charged beginning on the first day that the account has a negative balance and continues until the account has a positive balance. The fee accrues daily using a daily periodic rate based on an annualized 18% interest rate.		
- Paid item overdraft fee		\$25.00
Nonsufficient funds (NSF) created by check, in-person withdrawal or other electronic means.		
Returned item fee - first presentment.....		\$25.00
Account activity printout.....		\$ 5.00
Special statement cutoff.....		\$ 5.00
Account research (\$10.00 minimum).....		\$25.00 per hour
Account balancing assistance.....		\$25.00 per hour
Stop payments - each.....		\$25.00
Account closed within 90 days of opening.....		\$10.00
Lost Passbooks.....		\$ 5.00
Photocopies - each		\$ 1.00
Wire transfers.....		\$10.00
Cashing out of town checks		
Less than \$1000.00.....		\$ 2.00
\$1000.00 or more.....		\$ 5.00

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and and may be subject to penalty. See your notice of penalty for early withdrawals.