

## Common Features

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

Replace lost or stolen ATM or Check Card.....	\$ 5.00
Change personal identification number (PIN) for ATM or Check Card.....	\$ 5.00
Check Printing..... (fee depends on style and quantity of checks ordered)	
Handling Fee (per item) .....	\$ 5.00
We reserve the right to charge if special handling is required of checks not sold or printed by Williamsburg First National Bank.	

### Cashier's Checks

Customer.....	\$ 3.00
Non-Customer.....	\$ 4.00

Traveler's Checks..... \$ 2.00 per \$100.00

Deposited checks (and other items) returned unpaid..... \$ 5.00

An account is dormant if for twelve months (checking) or two years (savings) you have had no communication with us about your account.

Dormant Account Fee.....\$ 4.00 per month

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft – Each Overdraft Paid..... \$ 30.00

Non-Sufficient Funds (NSF) – each..... \$ 30.00

Overdraft Balance..... \$ 5.00 per day after the fifth business day

Account Activity Printout/Statement..... \$ 2.00

Stop Payments – each..... \$ 30.00

Account Closed Within 90 Days of Opening..... \$ 15.00

### Wire Transfers (Incoming & Outgoing)

Customer.....	\$ 25.00
Non-Customer.....	\$ 30.00
International Wires.....	\$ 65.00

Collections (per item plus additional handling fee)..... \$ 25.00

Purchase or Sale Bonds/Securities – each ..... \$ 25.00 |

### Deposit Bags

Zippered.....	\$ 5.00
Locked Night Deposit.....	\$ 20.00

Safety Deposit Boxes/Year

3 x 5 .....	\$ 25.00
5 x 10.....	\$ 50.00
10 x 10.....	\$ 75.00
2 x 5 (Hemingway Only).....	\$ 20.00
5 x 5 (Hemingway Only).....	\$ 30.00
3 x 10 (Hemingway & Florence Only) .....	\$ 40.00

Copies of Checks (per check) ..... \$ 2.00

Notary Public Fee (Non-Customer)..... \$ 5.00

Subpoena Fee(Research Additional)..... \$ 25.00

Copier Copies..... \$ .25

Account Research ..... \$2.00 per statement / \$.50 per copy / \$25.00 per hour  
(minimum \$10.00)

Fax: Local or to Receive .....\$ 1.00 per page

Long Distance.....\$3.50 for first page, \$2.00 pages 2-10, \$1.50 pages 11-20

A \$2.00 per \$100.00 handling fee may be charged when opening up a new account with a tax refund check.