



PERSONAL ACCOUNT FEE SCHEDULE

(Effective February 11, 2008)

INVESTMENT ACCOUNT OPTIONS

Money Market Savings - Personal

\$1,000 minimum opening deposit
\$10.00 monthly service charge if balance falls below \$1,000
\$1.00 per withdrawal exceeding six per month
Market interest rates* paid when daily collected balance is above \$1,000
Limited to six pre-authorized withdrawals, three of which may be by check
Unlimited transfers made in-person

High Yield Money Market Savings - Personal

\$20,000 minimum opening deposit
\$12.00 monthly service charge if balance falls below \$20,000
\$1.00 per withdrawal exceeding six per month
Market interest rates* paid when daily collected balance is above \$20,000
Limited to six pre-authorized withdrawals, three of which may be by check
Unlimited transfers made in-person

Individual Retirement Account

\$100 minimum opening deposit
Market interest rates* paid monthly
Substantial penalty for early withdrawal

Certificate of Deposit Account

\$500 minimum opening deposit
Market interest rates* paid on daily collected balances
Substantial penalty for early withdrawal

Regular Savings Account

\$100 minimum opening deposit
\$2.00 monthly service charge if balance falls below \$250
\$1.00 per withdrawal exceeding three per month
Market interest rates* paid on daily collected balances

PERSONAL CHECKING ACCOUNT OPTIONS

Venture Checking

\$100 minimum opening deposit
\$8.00 monthly service charge if balance falls below \$100
\$500 Bounce Protection® available

Venture Advantage Checking

\$100 minimum opening deposit
\$6.00 monthly service charge
\$800 Bounce Protection® available

Personal NOW Checking

\$1,000 minimum opening deposit
\$6.00 monthly service charge if balance falls below \$1,000
\$800 Bounce Protection® available
Market interest rates* paid when daily collected balance is above \$1,000

Worry Free Checking

\$100 minimum opening deposit
No minimum balance
No per check fees
No monthly service charge
\$500 Bounce Protection® available



Premier 50 Club Checking

- \$100 minimum opening deposit
- \$7.00 monthly service charge if balance falls below \$100
- \$800 Bounce Protection® available

Premier 50 Club Advantage

- \$100 minimum opening deposit
- \$4.00 monthly service charge
- Market interest rates* paid on daily collected balances
- \$800 Bounce Protection® available

* Market interest rates subject to change. Ask for account details.

MISCELLANEOUS FEE SCHEDULE

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Account activity printout	\$ 3.00
Account research charge per copy	\$ 3.00
Account research charge per hour	\$ 30.00
Cashier's Checks	\$ 5.00
Check cash fee (for non customers) \$6 min per check	2%
Coin counter by coin sorter per \$1.00	\$.10
Coin per roll/currency per \$100	\$.10
Collections	\$ 15.00
Deposited check returned unpaid	\$ 5.00
Early account closure	\$ 15.00
Fax - Incoming or Outgoing (additional pg \$1.00 ea)	\$ 2.50
Fax - International (additional pg \$2.00 ea)	\$ 10.00
Fax - Long Dist. (additional pg \$1.00 ea)	\$ 4.00
Garnishments, executions, or levies	\$ 50.00
Inactive or dormant accounts (monthly charge)	\$ 10.00
Incorrect tax ID number	\$ 50.00
Item rejection fee (debits or credit)	\$ 1.00
Money Orders	\$ 4.00
Night deposit bag with key	\$ 20.00
Each additional night deposit key	\$ 2.50
Night deposit zipper bag (1 free w/acct)	\$ 5.00
Notary Service	\$ 5.00
Non-sufficient funds per item	\$ 30.00
Continuous overdraft per day	\$ 5.00
Overdraft protection transfer	\$ 5.00
Photocopies	\$.25
Return statement check images per monthly cycle	\$ 2.00
Special statement cut-off (without checks)	\$ 8.00
Stop pay per item	\$ 25.00
Stop pay per item (online)	\$ 22.00
Traveler's Checks (percent of face value)	2%
VISA Check Card Reissue each (over 2)	\$ 5.00
VISA Gift Card	\$ 5.99
VISA Travel Card	\$ 9.95
Wire transfers outgoing - domestic	\$ 20.00
Wire transfers outgoing - foreign	\$ 35.00
Wire transfers - incoming	\$ 12.00

ATM SERVICES

Use of Venture Bank machines	No charge
ATM inquiries, transfers at other machines	\$.50
ATM withdrawals at other machines	\$ 1.50