

**RETAIL FEES STATE AVERAGES REPORT**

Report Contact:  
Report Date:

Your Name  
Today's Date

ProRates INC 888 776-7285

Product	State						
	# Institutions in State	# Institution in Calculation	% of Market	Average	Min	Max	Mode
<b>Pre-Paid Service Charges</b>							
Cashier's Ck-Cus	5000	3679	73.58%	\$5.80	\$0.00	\$10.00	\$0.00
Cashier's Ck-Non	5000	988	19.76%	\$7.40	\$0.00	\$20.00	\$0.00
Travelck Cus Single	5000	3036	60.72%	1.60%	0.00%	4.00%	0.00%
Travelck Non-Cus Single	5000	1301	26.02%	4.00%	0.00%	6.00%	0.00%
Travel Card	5000	403	8.06%	\$5.00	\$0.00	\$14.95	\$0.00
Gift Card	5000	1426	28.52%	\$3.50	\$0.00	\$7.95	\$0.00
Money Orders Cus	5000	3364	67.28%	\$4.00	\$0.00	\$6.00	\$0.00
Money Orders Non	5000	996	19.92%	\$6.50	\$0.00	\$20.00	\$0.00
<b>Service Charges</b>							
Dormant Account	5000	1767	35.34%	\$3.00	\$0.00	\$35.00	\$0.00
NSF Returned Check	5000	2107	42.14%	\$30.00	\$10.00	\$45.00	\$35.00
Max Daily NSF Charge	5000	1382	27.64%	\$144.10	\$0.00	\$350.00	\$140.00
Deposit Item Returned	5000	2105	42.10%	\$9.80	\$0.00	\$35.00	\$10.00
Stop Payment	5000	2109	42.18%	\$28.00	\$10.00	\$40.00	\$30.00
Check Cashing-Non-Customer \$	5000	1949	38.98%	\$3.73	\$0.00	\$20.00	\$0.00
Check Cashing-Non-Customer %	5000	107	2.14%	1.80%	1.00%	10.00%	0.00%
Early Closure of Acct	5000	2109	42.18%	\$16.50	\$0.00	\$65.00	\$25.00
Telephone Transfer	5000	2108	42.16%	\$2.00	\$0.00	\$10.00	\$0.00
Bill Pay Monthly	5000	2087	41.74%	\$0.45	\$0.00	\$10.00	\$0.00
Bill Pay Transaction	5000	2084	41.68%	\$0.02	\$0.00	\$1.00	\$0.00
Tax Levy/Garnishment	5000	2084	41.68%	\$85.40	\$0.00	\$200.00	\$100.00
<b>Ovrdrft Prot-Debit/ATM</b>							
Small NSF	5000	1494	29.88%	\$7.50	\$0.00	\$36.50	\$0.00
Small NSF \$ Amount	5000	1151	23.02%	\$6.10	\$0.00	\$10.00	\$5.00
Denied Transaction	5000	1491	29.82%	\$0.00	\$0.00	\$0.00	\$0.00
Per Item	5000	1466	29.32%	\$28.70	\$0.00	\$36.50	\$35.00
<b>Ovrdrft Prot-Linked Acct</b>							
Ovrdrft Prot Set-Up	5000	1440	28.80%	\$0.30	\$0.00	\$10.00	\$0.00
Ovrdrft Protection Annual Fee	5000	1463	29.26%	\$1.48	\$0.00	\$35.00	\$0.00
Auto Transfer-Ovrdrft Protectn	5000	1463	29.26%	\$9.80	\$0.00	\$25.00	\$10.00
<b>Ovrdrft Prot-LOC</b>							
Ovrdrft Prot Set-Up	5000	1039	20.78%	\$0.03	\$0.00	\$20.00	\$0.00
Ovrdrft Protection Annual Fee	5000	1079	21.58%	\$15.80	\$0.00	\$50.00	\$0.00
Interest Rate	5000	808	16.16%	17.25%	0.00%	20.99%	18.00%
<b>NSF Returned Check</b>							
Tier1	5000	1530	30.60%	\$32.33	\$20.00	\$36.50	\$35.00
Tier2	5000	490	9.80%	\$36.50	\$22.00	\$37.00	\$36.00
Tier3	5000	257	5.14%	\$36.90	\$24.00	\$39.00	\$37.50
Max Daily NSF Charge	5000	1253	25.06%	\$149.50	\$50.00	\$350.00	\$140.00
Small NSF	5000	1530	30.60%	\$9.19	\$0.00	\$36.50	\$0.00
Small NSF \$ Amount	5000	1112	22.24%	\$6.50	\$0.00	\$10.00	\$5.00
Daily Charge Tier1	5000	1528	30.56%	\$11.90	\$0.00	\$35.00	\$10.00
Daily Charge Tier2	5000	3	0.06%	\$11.95	\$0.00	\$40.00	\$15.00
Daily Charge Tier3	5000	3	0.06%	\$11.99	\$0.00	\$50.00	\$20.00
<b>NSF Paid Check</b>							
Tier1	5000	1530	30.60%	\$31.25	\$20.00	\$36.50	\$35.00
Tier2	5000	490	9.80%	\$36.10	\$22.00	\$37.00	\$36.00
Tier3	5000	257	5.14%	\$37.18	\$24.00	\$39.00	\$37.50
Max Daily NSF Paid	5000	1013	20.26%	\$185.96	\$10.00	\$1,000.00	\$140.00
Small NSF	5000	1530	30.60%	\$11.91	\$0.00	\$36.50	\$10.00
Small NSF \$ Amount	5000	1112	22.24%	\$11.98	\$0.00	\$40.00	\$15.00
Daily Charge Tier1	5000	1526	30.52%	\$12.00	\$0.00	\$50.00	\$20.00
<b>Wire Transfers-Domestic</b>							
Incmg Cust Non-Repet	5000	2108	42.16%	\$11.80	\$0.00	\$40.00	\$15.00
Incmg Non-Cust Non-Repet	5000	122	2.44%	\$11.50	\$0.00	\$55.00	\$0.00
Outgo Cust Non-Repet	5000	2107	42.14%	\$24.50	\$5.00	\$45.00	\$25.00
Outgo Non-Cust Non-Repet	5000	102	2.04%	\$24.60	\$0.00	\$70.00	\$21.00
<b>Safe Deposit Boxes</b>							
3 X 5 Box	5000	365	7.30%	\$29.10	\$6.00	\$90.00	\$15.00
3 X 10 Box	5000	418	8.36%	\$46.25	\$6.00	\$130.00	\$30.00
5 X 10 Box	5000	407	8.14%	\$64.56	\$6.00	\$150.00	\$50.00
<b>ATM</b>							
Replacement Card	5000	2107	42.14%	\$6.23	\$0.00	\$55.00	\$5.00
Trans@Foreign Terminal	5000	2106	42.12%	\$1.89	\$0.00	\$5.00	\$2.00
Non-Customer Transaction	5000	2090	41.80%	\$2.75	\$0.00	\$24.50	\$3.00
<b>Regular Savings</b>							
Monthly Charge	5000	2098	41.96%	\$3.50	\$0.00	\$15.00	\$4.00
How Much to Avoid Fee	5000	1882	37.64%	\$280.00	\$0.00	\$2,300.00	\$300.00
<b>Non-Interest Checking</b>							
Monthly Charge	5000	2073	41.46%	\$4.98	\$0.00	\$14.00	\$0.00
How Much to Avoid Fee	5000	776	15.52%	\$719.50	\$50.00	\$2,200.00	\$500.00
<b>Interest Checking</b>							
Monthly Charge	5000	2033	40.66%	\$14.62	\$0.00	\$26.00	\$15.00
How Much to Avoid Fee	5000	1993	39.86%	\$4,218.25	\$100.00	\$45,000.00	\$1,000.00
How Much to Earn Interest	5000	2032	40.64%	\$548.90	\$0.01	\$10,000.00	\$0.01
<b>Money Market</b>							
Monthly Charge	5000	2075	41.50%	\$11.50	\$0.00	\$30.00	\$10.00
How Much to Avoid Fee	5000	1952	39.04%	\$3,568.98	\$100.00	\$25,000.00	\$1,000.00
Excessive Withdrawal Charges	5000	2074	41.48%	\$9.63	\$0.00	\$25.00	\$15.00

CS = Customer Status (Rate depends on customer).

N/C = No Charge

N/A = Not Available (Product is not offered by this institution).

R/U = Rates Unavailable (Product may be offered but current information could not be obtained).

W/Q = Won't Quote (Product may be offered. Institution would not cooperate in quoting rates).