



# Schedule of Service Fees

Fee Schedule effective February 01, 2021.

Denotes Change for 2021

## Deposit Accounts

Personal Checking.....	No Fee
Business Checking.....	No Fee
Bonus Checking Overdraft Protection.....	\$12/Transfer <i>(Available for business and personal accounts)</i>
Interest Checking.....	\$10/Month <i>(Balance below \$1,000)</i>
Money Market.....	\$10/Month <i>(Balance below \$2,500)</i>
Statement Savings.....	\$5/Month <i>(Balance below \$100)</i>
Excessive Transactions.....	\$15/Transaction <i>(savings/money market accounts)</i>
Early Withdrawal – Club Account.....	\$10/Transaction
Closed Account Fee.....	\$25/Account <i>(Deposit account closed within 90 days of opening)</i>
IRA Transfer Fee.....	\$50/CD
Dormant Account.....	\$10/Month <i>(Balance below \$100 &amp; no activity for 2 years)</i>
Escheat Fee for Dormant Accounts.....	\$75/Account
Check and Deposit Ticket Orders.....	Vary by style
Stop Payment.....	\$37/Request
Insufficient Funds/Overdraft.....	\$37/Item <i>(Created by check, in person or ATM withdrawal, or other electronic means)</i>
Overdrawn Account Balance remains negative for 5 Business Days.....	\$10/5 Business Days
Deposited Item Returned.....	\$15/Item
Deposited Item Returned Re-transmittal.....	\$15/Item
Checks Returned.....	\$37/Item <i>(Uncollected Funds/Postdated)</i>
ACH Stop Payment.....	\$37/Item
Account Reconciliation.....	\$25/Hour <i>(\$15 min)</i>
ATM/Debit Card Replacement.....	\$10/Card
PLUS® ATM Withdrawal.....	\$2.50/Transaction <i>(Non-STAR® ATM Withdrawal)</i>
International ATM/Debit Transaction.....	\$2 + 3% of Transaction Total
Non-MICR Encoding Fee.....	\$0.50/Item <i>(\$25 max)</i>

## Miscellaneous Services

Cashiers Checks.....	\$12 Each
Counter Checks.....	\$1 Each
Foreign Currency Purchase.....	\$20 Each
Canadian Check Processing Fee.....	\$15/Item
Business Online Bill Payment Service.....	\$5/Month
Business Online Bill Payment Item Fee.....	\$0.50/Item <i>(First 20/Month Free)</i>
Business Online ACH Origination.....	\$20/Month
Business Online ACH Origination Item Fee.....	\$0.10/Item <i>(First 100/Month Free)</i>
Business Online ACH Origination Return.....	\$5/Item
Business Remote Deposit.....	\$50/Month
Business Remote Deposit Item Fee.....	\$0.10/Item
Business Deposited Item Returned.....	\$20/Item
Wire Transfer of Funds, Customer <i>(Incoming Domestic and International)</i> .....	\$15 Each
Wire Transfer of Funds, Customer <i>(Domestic Outgoing)</i> .....	\$30 Each
Wire Transfer of Funds, Customer <i>(International Outgoing)</i> .....	\$45 + Costs Each
Wire Transfer of Funds, Business Customers through Online Banking <i>(Domestic Outgoing)</i> .....	\$25 Each
Wire Transfer of Funds, Business Customers through Online Banking <i>(International Outgoing)</i> .....	\$40 Each + Costs
Check Cashing <i>(Non-Active Account)</i> .....	\$10/Check
Collection of Negotiable Items <i>(In or Out)</i> .....	\$15/Item
Bond Coupon Collection.....	\$10/Envelope
Bond Coupon Redemption <i>(Called or Matured)</i> .....	\$25 Each
Signature Guarantee.....	\$10/Non-Bank Item
Statement Reprint.....	\$5/Statement
Mid-Cycle Statement.....	\$5/Statement
Statement on CD-ROM <i>(Monthly)</i> .....	\$25/Statement
Undeliverable Mail Fee.....	\$5/Item
Tax Levy.....	\$150 Each + attorney's fees
Writ of Execution/Garnishment.....	\$150 Each + attorney's fees
Domestic Relations Levy.....	\$150 Each + attorney's fees
Research of Bank Information.....	\$25/Hour <i>(\$15 min)</i>
Night Drop Locked Bag.....	\$20/Bag
Vinyl Currency Bag.....	\$5/Bag <i>(First vinyl bag free)</i>

## Safe Deposit Box

Rates.....	Available at the branch
Late Fee.....	\$10/Box
Drilling Fee.....	\$200/Box
Lost Key Replacement Fee.....	\$25/Key