

## Fee Schedule

Effective December 1, 2021

Other Services	
Abandoned property fee (or balance if less)	\$50.00
Card Activity charge on ATMs we do not own	\$1.00
Charge to Return <sup>2</sup>	\$32.00
Check Printing <sup>^</sup>	Varies
Fax request	\$2.50
Foreign check collection	Varies
Levy processing	\$50.00
Lost ATM/ Debit Card	\$10.00
Medallion signature guarantee (Customers Only)	No charge
Money order	\$2.00 per item
Night Deposit Bag w/ 1 key, non-refundable. Additional key \$5.00 each	\$20.00
Notary service	No charge
Official check	\$5.00 per check
Official check Copy	No Charge
Photocopies	\$1.00 per page
Research fee *provided on disk add \$5.00	\$25.00 per hour
Returned deposited item fee	\$7.11 Consumer \$20.00 Business
Statement copy	\$5.00 per statement
Stop Payment (all items <sup>4</sup> )	\$30.00

Other Services continued	
Temporary check	\$1.00 per check
Transfer charge (overdraft transfer)	\$10.00
Unavail./Overdraft/NSF <sup>2^</sup>	\$32.00
Wire Incoming	\$10.00
Wire Outgoing (Domestic)	\$25.00
Wire Outgoing (International)	\$50.00
Product Specific Fees	
Basic Business Checking	
Transaction fee (for all non-ACH processing over 250)	\$0.50
Business Activity Checking <sup>3</sup>	
Account maintenance fee	\$8.00 per cycle
Debit fee (per check paid, withdrawal or transfer)	\$0.15
Deposit item fee	\$0.75 per deposit
Consumer e-Checking (requires Direct Deposit)	
Monthly maintenance fee if Direct Deposit is not established within two months or is terminated.	\$5.00
Per check charge (in excess of 10)	\$.25

Product Specific Fees continued	
Individual Retirement Account (IRA)	
Annual custodian fee	\$10.00
Outgoing transfer fee	\$25.00
Overdraft Protection Line of Credit Annual Fee	
Assess maintenance	\$10.00
Savings	
Inactivity fee <sup>1</sup> (fee charged annually in March to passbook or statement savings accounts with balances less than \$50.00)	\$10.00
Lost Passbook Fee	\$10.00

<sup>1</sup> Inactivity is defined as no customer initiated deposits or withdrawals within the 12 month calendar period beginning January 1 of the prior year.

<sup>2</sup> Nonsufficient or Unavailable Funds, created by check, in-person withdrawal, ACH withdrawal or other electronic means.

<sup>3</sup> Special handling charge may apply in some cases. Overall fees may be lowered by Earnings Credit. Cash Management services are subject to additional negotiated fees.

<sup>4</sup>All Items is defined as Official Check, On-Us Item, ACH and Money Order.

<sup>^</sup> Notify us if you are 65 years of age or older or 18 years of age or younger. You are eligible for a reduced fee of \$5.00 for Unavail/Overdraft/NSF, Charge to Return and Stop Payment Fee. You may also be eligible for free basic checks.

Member FDIC | Member DIF |  Equal Housing Lender

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