



Consumer Deposit Account Fee Schedule

Effective August 1, 2021

General - as relates to all accounts	
Bank check	\$5.00
Money order	\$2.00
Temporary checks	\$1.00
Returned deposited item	\$7.11
Levy processing	\$50.00
Abandoned property fee	\$50.00 (or balance if less)
Transfer charge (overdraft transfer)	\$10.00
Statement copy	\$5.00
Research fee	\$25.00 (per hour)
Photocopies	\$1.00
Wire transfer fees:	
Incoming	\$10.00
Outgoing (domestic)	\$25.00
Outgoing (foreign)	\$50.00
Copy of Bank Check:	
No research required	No charge
With research	\$.50
Research required	\$25.00 (per hour)

Miscellaneous fees:	
Foreign check collection	Varies
Notary service	No charge
Medallion signature guarantee	No charge (customers only)
Compact disk storage	\$5.00
ATM/Debit card related fees:	
Lost ATM/Debit card (after first request)	\$10.00
Card activity charge on ATMs we do not own	\$1.00
Savings:	
Lost passbook fee	\$10.00
Excessive transaction fee on statement savings & money market accounts	\$10.00 (per transaction over 6 per month)
Inactivity fee 1 (Inactivity fee charged annually in March to passbook or statement savings accounts with balances less than \$50.00)	\$10.00
IRA related:	
Annual custodian fee	\$10.00
Outgoing transfer fee	\$25.00
Overdraft Protection Line of Credit Annual Fee:	
Assess maintenance	\$10.00

Simply Better Checking/e-Checking:	
Unavail./Overdraft/NSF ²	\$32.00
Charge to Return ²	\$32.00
Stop payment	\$30.00
Check printing	Varies
Basic Checking: (for age under 19 and 65 and older)	
Unavail./Overdraft/NSF ²	\$5.00
Charge to Return ²	\$5.00
Stop payment	\$5.00
Check printing	No charge (Basic Checking only)
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

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

²Nonsufficient or Unavailable Funds, created by check, in-person withdrawals, ACH withdrawals or other electronic means.

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