

Fee Schedule

Effective 03/12/2026

Other Services	
Abandoned property fee (or balance if less)	\$50.00
Card Activity Charge (ATMs we do not own)	\$1.00 per ATM withdrawal
Check Printing [^]	Varies
Fax Request	\$2.50
Foreign Check Collection	Varies
Levy Processing	\$50.00
Card Reissue (Lost ATM/ Debit Card)	\$10.00
Money Order	\$2.00 per item
Night Deposit Bag w/ 1 key, non-refundable. Additional key \$5.00 each	\$20.00
Official Check	\$5.00 per check
Photocopies	\$1.00 per page
Research Fee *Provided on disk add \$5.00	\$25.00 per hour
Returned Deposited Item	\$7.11 Consumer \$20.00 Business
Statement Copy	\$5.00 per statement
Stop Payment (all items ⁴) [^]	\$30.00
Temporary Check	\$1.00 per check
Wire Transfers – Incoming	\$10.00
Wire Outgoing (Domestic)	\$25.00
Wire Outgoing (International)	\$50.00
Medallion Signature Guarantee (Customers Only)	No Charge

Overdraft Fees	
Insufficient Funds Charge- Returned ^{2^}	\$32.00
Insufficient Funds Charge- Paid ^{2^}	\$32.00
OD Protection Transfer Fee ^{^^} (Overdraft Transfer Service)	\$10.00 per day
Uncollected Funds Charge- Paid ^{2^}	\$32.00
Uncollected Funds Charge- Returned ^{2^}	\$32.00
Product Specific Fees	
Business Activity Checking ³	
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)	
Account 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	
Acct Inactivity fee ¹ (fee charged annually in March to passbook or statement savings accounts with balances less than \$50.00)	\$10.00
Lost Passbook Fee	\$10.00

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

² Insufficient or Unavailable Funds, created by check, in-person withdrawal, ACH withdrawal or other electronic means. (Per Presentment)

³ 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.

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

[^] 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 Uncollected/Insufficient and Stop Payment Fee. You may also be eligible for free basic checks.

^{^^} There is a \$10 service fee for each day a transfer is processed.

Member FDIC | Member DIF |  Equal Housing Lender

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