



FEE SCHEDULE

Date effective: April 1, 2024. The following fees may be assessed against your account.

Item	Fee
Check Printing	fee varies by check style
Money Orders	\$3.00
Bank Checks	\$5.00
Counter Checks	\$3.00 / page
Deposited Check Return/Commercial Account	\$7.00
Deposited Check Return/Personal Account	\$7.00
Paper Statement Fee (waived if enrolled in e-statements)	\$3.50
<i>Inactive Account Fee</i> When your balance is below \$100 for 90 consecutive days and you make no deposits or withdrawals. The fee is deducted monthly starting on the 91st day.	\$5.00
<i>Dormant Account Fee</i> An account is dormant if for three years no deposits or withdrawals are made by you, no communication is received about the account you, no communication is received about any other of your accounts by you, or your statements are returned for an incorrect address.	\$40.00
IRA Transfer (closeout)	\$30.00
Garnishments/Executions/Levies	\$50.00
Insufficient Funds (ISF) item (each)	\$30.00*
Unavailable Funds (ISF) item (each)	\$30.00*
Overdraft Fee (Courtesy Pay)	\$30.00*
Stop Payments (all items)	\$30.00
Online Bill Pay (basic services)	Free
Online Bill Pay Stop Payment and/or Re-issue	\$30.00
Online Bill Pay Overnight Delivery	\$18.00
Account Research	\$25.00 / hour
Check Image Retrieval	\$1.00 / page
Instant Statement	\$1.00 / page
Account Balancing Assistance	\$25.00 / hour
Account Closed within 90 days of Opening	\$20.00
Lost Passbook	\$20.00
Domestic Wire Transfers – Outgoing	\$25.00
Domestic Wire Transfers – Incoming	\$10.00
Foreign Wire Transfers – Outgoing	\$50.00
Foreign Wire Transfers – Incoming	\$15.00
Canadian Check (amount less than \$500.00)	\$10.00**
Foreign/Canadian Collection Item	\$35.00**
Safe Deposit Annual Fee	\$60 - \$160
Safe Deposit Box Late Fee (charged after 30 days)	\$10.00
Money Market/Statement Savings Excess Transaction Fee	\$5.00
Returned Mail Fee per Statement Cycle	\$5.00
Debit/ATM Replacement Card Fee	\$10.00

* Fee applies to overdrafts created by checks, in-person withdrawals, ATM withdrawals, ACH or other electronic means.

** Additional fees may apply from corresponding banks.

Important Information Regarding Overdraft, Insufficient, and Uncollected Funds Charges: Overdraft, Insufficient Funds, and Uncollected Funds status may be determined on an available balance rather than your current balance. An item returned unpaid due to insufficient funds may be represented multiple times. Please review the *Non-Sufficient Funds and Overdrafts* section 17 of your Deposit Account Agreement Disclosure.