

FEE SCHEDULE



ACCOUNT FEES	
Chargeback	\$8.00
Stop Payment (per item)	\$25.00
Special Statement	\$10.00 personal \$15.00 non-personal
Check Copies	\$3.00
Research/Account Reconciliation	\$25.00 per hour (1 hour minimum)
Money Orders	\$5.00
Cashiers' Checks	\$10.00
Garnishment/Levy Processing	\$75.00
Account Closed within 90 Days of Opening	\$25.00
Collection Items	\$25.00 + correspondent bank fees
Dormant Fee *	\$5.00 per statement cycle
Telephone Transfers	\$5.00
RETURNED AND PAID ITEM FEES –	
NSF (Non-Sufficient Funds) Fee**	\$20.00
NSF (Non-Sufficient Funds) Fee **	\$5.00 (items \$15.00 and under)^
Overdraft Fee (per item paid) ***	\$20.00
Overdraft Fee (per item paid) ***	\$5.00 (items \$15.00 and under) ^
Maximum Daily Overdraft/NSF Fees	\$90.00 ^
DOMESTIC WIRE TRANSFER	
Outgoing	\$35.00
Incoming	\$15.00
FOREIGN WIRE TRANSFER	
Outgoing	\$65.00
Incoming	\$30.00
DEBIT CARD	
Initial Issuance	No Charge
Replacement	\$5.00
ELECTRONIC BANKING	
Bill Pay Stop Payment	\$25.00
Bill Pay NSF Fee	\$30.00
P2P/External Transfer	\$5.00
ADDITIONAL ITEMS	
Night Depository Lock Bag	\$25.00
Returned Mail Fee	\$5.00 per month not corrected
Overdraft Protection from another account	\$15.00 per transfer
Counter Checks	5 for \$5.00

* Your account will become dormant after 1 year of inactivity.

** An NSF Fee is charged when an item is presented for payment and there are not sufficient funds in your account to pay the item. When you use your account to agree to pay another, that party will present the item to us for payment. This may apply to items paid electronically through ACH or pre-authorized agreements, checks, and checks that are converted to electronic items. **Each time an item is presented or re-presented for payment and there are not sufficient funds in your account to pay the item, an NSF Fee may be assessed by us, which could result in multiple NSF Fees for the same item.**

*** An Overdraft Fee is charged when you make a transaction that is more than the current balance in your checking account and we pay the transaction. Transactions generally include writing a check or other transactions using your account number, online payments, ACH recurring debit card transactions. We do not authorize and pay overdrafts for everyday debit card or ATM transactions unless you ask us to on consumer accounts.

^ Applies to consumer accounts only.