

Consumer Service Fee Schedule Effective March 15, 2023

Account Services	
Account Balancing (per hour-one hour minimum)	\$20.00
Account Closing Fee (within first 90 days)	\$15.00
Account Research (per hour-one hour minimum)	\$20.00
Check Order	prices will vary
Overdraft Line of Credit Fee (annual)	\$15.00
Stop Payment Fee (per item-electronic or check)	\$33.00
"Paid in Full" Letter for charged off account	\$20.00
Dormant Fee Checking (365 days no activity) per month	\$10.00
Deposit Verification Fee	\$10.00
Returned Mail Fee	\$ 5.00
IRA Transfer Fee	\$10.00
Standard ACH Origination Fee	\$ 3.00
Same Day ACH Origination Fee	\$20.00
Returned and Rejected Items	
Charge Back Fee (deposited item returned)	\$ 6.00
NSF: Return Fee per presentment (item not paid)	\$33.00
NSF: Overdraft Fee per presentment (item paid)	\$33.00
For Personal Checking Accounts Only:	
Bank will not charge an Overdraft Fee if an item overdraws an acc	ount
by \$10.00 or less. Otherwise, bank charges the fee for each item. •Bank will not charge more than 5 Overdraft Fees per day.	
-Bank will not charge more than 3 Overarajt rees per day.	
Statement Options	
Statement Copy (per statement)	\$ 3.00
No Mail Fee (statement retention)	\$ 5.00
Visa ATM/Debit Card	
ATM Service Charge for Foreign Machine ATM Inquiry	\$ 2.50
ATM Service Charge for Foreign Machine ATM Withdrawal	\$ 2.50
ATM/Debit Card Replacement Fee	\$ 5.00
ATM/Debit Card PIN Re-Order	\$ 2.00
Debit Card Emergency Increase	\$ 5.00
Expedited Debit Card Replacement	\$55.00
Miscellaneous Services	
Collections - Incoming or Outgoing (for customers only)	\$20.00
	+ postage
Fax - Incoming or Outgoing (per page)	\$ 1.00
Photocopies (per page)	\$ 1.00
Garnishments/Levy Fee	\$60.00
Subpoenas/Summonses Appearance (per hour)	\$75.00
Notary Services (Non-Customers)	\$ 2.00
Gift Card	\$ 3.50
Reloadable Prepaid Card	\$ 5.00 \$ 2.50
Secondary Reloadable Prepaid Card (tied to primary) Deposits to Reloadable Prepaid Card	\$ 2.50 \$ 3.00
Deposits to Secondary Reloadable Prepaid Card	\$ 3.00
Deposits to Secondary Reloadable Prepaid Card	\$ 3.00
Safe Deposit Boxes (not all sizes available at all locations)	
3x5	\$25.00
5x5	\$35.00
3x10	\$40.00
5x10	\$60.00
10x10	\$80.00
16x10	\$100.00
Drilling Fee/Replacement Keys	\$100.00

Account Access, Online Banking & Mobile Banking	
Optional Online & Mobile Bill Pay Services (*BillPay)	
GiftPay Check billed as GiftPay-e Fee*	\$ 2.99
Charitable Donation Check billed as GiftPay-e Fee*	\$ 1.99
Rush Delivery Expedited Payments	
Overnight Check billed as Rush Payment Fee*	\$34.95
2-Day Check Fee billed as Rush Payment Fee*	\$29.95
Electronic Rush Payments Fee billed as Rush Payment Fee*	\$ 6.95
Online & Mobile Stop Payment Fee**	\$33.00
**Billed as Auto Stop Payment Fee STOP PAY	
Interbank Transfer Debit	\$ 1.00
Wire Transfers (for customers only)	
Foreign Wire	\$55.00
Incoming Wire	\$15.00
Outgoing Wire	\$25.00
Bank Issued Checks	
Cashier's Checks	\$ 6.00
Money Orders	\$ 4.00
Check Printing Charge (counter checks price for 4)	\$ 1.00