

SCHEDULE OF FEES

Effective December 15, 2023

Account Balancing Assistance:

30.00/hour; \$10.00 minimum

Account Closed within 90 days:

\$15.00

Account Research:

\$30.00/hour; \$2.50 copy

Debit Card:

No fee for original card

\$7.00 for replacement card

ATM Fees:

Foreign ATM fees vary

Cashier's Checks: \$10.00

Checks:

Fee depends on style and quantity

Charged Off Accounts:

\$38.00 per account

Collection Items/Outgoing and Incoming:

\$15.00 per item

Current Statement Printout:

\$3.00 first page; \$0.50 addit. Pages

Deficit Funds Transfer (Sweep):

\$10.00 per transfer (sweep)

Deposited Checks Returned:

Charged Back - \$10.00 each;

Recleared - \$5.00; Special Handling - \$3.00

Dormant Checking:

\$15.00 per month if no activity (*and balance below \$200*)

Checking Accounts; 12 months

Money Markets & Savings, 2 yr.

Fax Transmissions:

\$5.00 first page, \$1.00 per addit.page

Foreign Currency Exchange:

BUY: 1% of the USD equiv. \$10 min + \$25 Processing Fee

SELL: \$25 Processing + Postage Expense

(Varies on Volume)

Garnishments, Executions, Levies: \$250.00

Coin Counter Fee: \$.20 per roll

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Returned Mail Fee: \$7.00

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Verification of Deposit: \$17.50

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Escheat Research: \$40.00

IRA Transfer Fee: \$30.00

Locator Fee:

1% or \$100 minimum

Locking Night Drop Bags:

First Bag & Key- refundable deposit - \$35.00

Additional bag - \$35.00

Additional Key Deposit (per key) - \$35.00

Money Orders: \$5.00

Notary Public: no charge

Phone Transfers: \$2.00 each

Photocopy: \$0.25 per page

Safe Deposit Box: Fee varies by box size. Key deposit (per key)- \$10.00; replacement \$35.00; Drilling \$300 (\$35 late fee when payment past due 16 days)

Stop Payments: \$37.00

Foreign (non-domestic) Canadian Deposited Items:

\$25 per item - in addition, adjustments may be made due to conversion rates.

Foreign Draft Orders: \$50

Wire Transfers:

Domestic incoming - \$17.00

Domestic outgoing - \$28.00

International incoming - \$40.00

International outgoing - \$60.00

Returned Wire Fee - \$46.00

Reinitiated Wire Fee - \$6.00

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Overdraft/NSF Fees:

The categories of transactions for which an overdraft fee may be imposed are those by any of the following:

check, in-person withdrawal, ATM or Debit card

withdrawal, or other electronic means

Non Sufficient Funds = NSF

NSF Return Item Fee* - \$38.00

Overdraft/NSF Paid Item Fee* - \$38.00

**An item that is returned NSF may be represented for payment multiple times. A fee may be charged each time the item is presented.*

Continuous Negative Balance Overdraft Fee After 2 days - \$6.00 Per Business Day

(Fee also applies when any item causes your account to be negative, including the imposition of fees.)

Ready Reserve Overdraft Protection (DDA)

\$35.00 Annually