

# FEE SCHEDULE

**Fees and Charges effective as of December 20, 2023.** The following fees and charges may be assessed against your account:

Overdraft Fee <sup>1</sup>	\$20.00	<b>Research</b>	
Continuous Overdraft Fee <sup>2</sup>	\$10.00	Statement History (per statement requested)	\$2.00
Recurring Overdraft Fee <sup>3</sup>	\$10.00	Photocopy	\$2.00
Stop Payment	\$36.00	Account Reconciliation (per hour – 1 hour minimum)	\$25.00
Cashier's Checks/Money Orders	\$5.00	Research (per hour – 1 hour minimum)	\$25.00 \$0.50 per copy
Returned Deposit	\$7.50	<b>Safe Deposit Boxes (per year)</b>	
ATM Withdrawals, Transfers, Balance Inquiries Conducted at Another Bank's ATMs	\$2.00	3 x 5	\$30.00
Bill Pay (per month) Waived when used at least once per month	\$4.95	5 x 5	\$35.00
Replacement Card Fee	\$5.00	3 x 10	\$40.00
International Debit Card Purchases <sup>4</sup>	2% of Total Purchase	5 x 10	\$60.00
Dormant Account (per month after 730 consecutive days of inactivity)	\$10.00	10 x 10	\$90.00
Returned Mail (per month)	\$5.00	10 x 15	\$175.00
Early Closing Fee Account closed within first 90 days	\$30.00	Vault Sizes vary by location	\$345.00
<b>Collection Items</b>		<b>Other Fees</b>	
Incoming/Outgoing	\$15.00	Deluxe Check Orders	Varies with Style
Garnishment	No Fee	Dual Signature Verification (per month – upon approval)	\$25.00
Levy	\$50.00 each	Verification of Deposit/Credit References	\$10.00
<b>Account Transfers</b>		Signature Guarantee	\$5.00
Overdraft Protection (per transfer) Fee will be charged to debited account.	\$7.50	Fax Fee (1-5 pages)	\$5.00
Telephone Transfers (per transfer)	\$4.00	Fax Fee (6 or more pages)	\$10.00
<b>Wire Fees</b>		<b>Free Services</b>	
International Incoming	\$18.00	SmartVoice	
International Outgoing	\$45.00	SmartVoice Telephone Transfers	
Domestic Incoming	\$12.00	Online Banking	
Domestic Outgoing	\$20.00	Mobile Banking	
		Mobile Check Deposits <sup>5</sup>	
		VISA Debit Card	
		E-Statements	

<sup>1</sup> This fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means as applicable. This may result in more than one overdraft fee charged against the account per day.

<sup>2</sup> Assessed after the first seven consecutive calendar day your account is in an overdrawn status.

<sup>3</sup> Assessed after the fourteenth consecutive calendar day, then every seven consecutive calendar days that your account remains in an overdrawn status.

<sup>4</sup> Your International Debit Card Purchases are charged an International Service Assessment Fee of 2% of the total purchase on all transactions between you and any foreign merchant, even if the transactions were initiated online while you were in the U.S.

<sup>5</sup> Subject to volume limits.

