

FEE SCHEDULE
Schedule of Fees



FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account activity printout	\$2.00
Account Balancing Assistance = \$10.00 per hour, \$10.00 minimum	\$10.00
Account Closure Fee (open less than 90 days)	\$25.00
Cashier's Checks	\$5.00
Check Orders- Check printing fees vary based on the style of the check ordered. Check orders are processed thru Harland Clarke.	
Collection Item- Actual Cost to Send for Collections plus an additional fee listed	\$25.00
Counter Check Per Check	\$1.00
Debit Card Replacement	\$5.00
Debit Card- Replace PIN = No Charge	
Dormant Account Fee = \$60.00 maximum (Account will be charged \$5.00 per month when dormant.) An account is dormant if you have made no deposits or withdrawals to the account and you have no communication with us about your account(s). When an account is classified as Dormant, the bank will attempt to contact the signer(s).	\$5.00
Dormant- Checking Account Dormant Status = No account activity for 1 year	
Dormant- Regular Savings /Money Market Account Dormant Status = No account activity for 2 years	
Dormant- Youth Savings - Dormant Status = No account activity for 3 years	
Foreign Currency Fee	\$20.00
IRS Fee For Incorrect Name/TIN	\$50.00
Levy/Garnishment	\$50.00
Night Bag Rental- Per Bag (one time charge)	\$15.00
Nonsufficient Funds (NSF) item (each) NSF fees may be imposed on this account for overdrafts created by checks, ACH, point of sale, ATM withdrawals, in-person withdrawals, or by other electronic means. Transaction Order: Your transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred on your account.	\$35.00
Research Copies- \$2.00 per page	\$2.00
Research- Research on Accounts (\$20.00 per hour), \$20.00 minimum	\$20.00
Return Item Fee, Per Item (Commercial Accounts)	\$5.00
Safe Deposit Box Drill Fee = Total charged by vendor for drilling (To avoid imposition of drilling fee, two keys must be returned upon surrender of box.)	
Safe Deposit Box lost Key Fee = Actual Cost to Drill	
Safe Deposit Box Size 10 x 10 (per year)	\$70.00
Safe Deposit Box Size 3 x 10 (per year)	\$30.00
Safe Deposit Box Size 3 x 5 (per year)	\$20.00
Safe Deposit Box Size 5 x 10 (per year)	\$50.00
Safe Deposit Box Size 5 x 5 (per year)	\$25.00
Statement - Special Cutoff	\$10.00
Statement Copy	\$5.00
Statement to Third Party	\$5.00
Statement- Out of cycle Checking Account Statement with Items	\$15.00
Statement- Out of cycle Checking Account Statement without Items	\$10.00
Stop Payments (All Items)	\$32.00
Wire Transfer - Incoming International	\$25.00
Wire Transfer - Outgoing International	\$50.00
Wire Transfers - Incoming Domestic	\$15.00
Wire Transfers - Outgoing Domestic	\$20.00
Wire Transfers - Outgoing Domestic- Business Online Banking	\$15.00
Wire Transfers - Outgoing International- Business Online Banking	\$45.00