



COLLECTION ITEM FEES

Collection Item (Canadian - per item - \$20.00 or less)	\$10.00
Additional Canadian Collection Item Fees: \$15 + 1% for items \$20.01-\$1,999.99. \$50.00 for items greater than \$2,000.00	
Collection Item (Domestic)	\$100.00
Collection Item (Foreign)	\$100.00

DEBIT CARD FEES

Debit Card Dispute	\$25.00
Debit Card Reorder Fee	\$25.00
Emergency Card Delivery (per card)	\$125.00
International ATM Debit Card Fees: VISA's International Service Assessment (ISA) applies to foreign debit card transactions. Rates are 0.8% for single currency transactions and 1% for multi-currency transactions.	

OVERDRAFT/NSF-RELATED FEES

Overdraft Charge - Item Paid*	\$35.50
Overdraft Charge - Item Returned**	\$35.50
Overdraft Charge - Uncollected**	\$35.50
Negative Balance Charge***	\$7.65

SEE TERMS AND CONDITIONS OF OVERDRAFT ADDENDUM FOR MORE DETAILS ON OVERDRAFT CHARGES.

*A fee may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

**An Overdraft Charge described as "Item Returned" or "Uncollected" may also be referred to as a Nonsufficient Funds (NSF) Charge.

***Fee is charged every business day your account is overdrawn for 3 or more consecutive business days.

SAFE DEPOSIT BOX (SDB) FEES

SDB Rental Fee 3"x5" (per year)	\$65.00
SDB Rental Fee 3"x10" (per year)	\$90.00
SDB Rental Fee 5"x10" (per year)	\$115.00
SDB Rental Fee 10"x10" (per year)	\$165.00
SDB Drill Fee (per box)	\$350.00
SDB Key Replacement Fee (per key)	\$120.00
SDB Automatic Late Charge (payment not made by Jan. 5)	\$65.00

TRANSFER FEES

Telephone Transfer Fee	\$5.00
Line of Credit Advance	\$7.00
Transfer Fee (per automated transfer)	\$7.50
AUTO TRANSFER FEE (External Transfer Fee)	\$15.00

WIRE TRANSFER FEES

Wire Transfer Fee (Incoming-Domestic)	\$10.00
Wire Transfer Fee (Incoming-International)	\$45.00
Wire Transfer Fee (Outgoing-Domestic, Business Online)	\$30.00
Wire Transfer Fee (Outgoing-Domestic, manual)	\$40.00
Wire Transfer Fee (Outgoing-International, Bus. Online)	\$32.00
Wire Transfer Fee (Outgoing-International, manual)	\$45.00

ACH TRANSFER FEES

ACH File Fee (per originated ACH file)	\$12.00
ACH Item Fee	Tiered
Silver Plan - \$0.30 (1-15 items), \$0.40 (16-30 items), \$0.60 (31+ items)	
Blue Plan - \$0.30(1-100 items), \$0.20 (101-200 items), \$0.15 (201+ items)	
Bank Originated Same-Day ACH File Fee (per file)	\$35.00
Bank Originated Same-Day ACH Item Fee (per item)	\$0.25
ACH File Reversal Fee (per file)	\$50.00
ACH Item Reversal Fee (per item)	\$0.25
ACH Correction Fee (per item)	\$10.00
ACH Return Fee (per item)	\$15.00
ACH 3rd Party Processing Fee	\$1200.00
Unauthorized ACH Return Fee (per item)	\$25.00

MISCELLANEOUS FEES

Abandoned Account Fee	\$250.00
Account Closing (Collection accounts & open < 6 months)	\$150.00
Account Re-Open (force re-open closed account)	\$30.00
(Within 30 days of account closure. Fee assessed at month end)	
Account Reconciliation (per hour - 1 hour increments)	\$80.00
Account Research (per hour - 1 hour increments)	\$80.00
Business Online (per month)	\$8.00
BAI2 File Service Charge	Quoted Separately
Chargeback Item Fee (per chargeback item)	\$13.00
Contact Correction Fee	\$15.00
Copies (Transaction Detail) (3 copies/month free)	\$8.00
(standard research fees apply-15 minute increments)	
Credit Inquiry (authorized, 3rd party requests)	\$90.00
(Payment required prior to bank response)	
Custom Statement Cycle (per month)	\$8.00
Custom Statement Fee (check images with statements)	\$15.00
Deposit Bags (locked-per bag)	\$65.00
Deposit Bags (zipped-per bag)	\$35.00
Exception Processing (per item)	\$5.00
Garnishment/Levy Fee	\$250.00
Lockbox Service & Item Fees	Quoted Separately
Official Checks (per check - customers only)	\$10.00
Positive Pay Exception Item	\$8.00
Positive Pay Service (per deposit account, per month)	\$75.00
Redeposit Item Fee (per item)	\$12.00
Remote Deposit Service (per month)	\$105.00
\$100,000 minimum balance to avoid service charge	
Return Mail Service Charge	\$18.00
Rolled Coin Order (per roll)	\$0.30
Currency Processing Fee	\$0.30/\$1,000 cash
Service Charge (per savings account debit)	\$4.00
when savings debits exceed four (4) per month, per savings account)	
Service Charge (Dormant Accounts)	\$9.99
(Per month after 12 months of no activity - avail. balances below \$1,000)	
Service Charge (International ACH - per ACH)	\$7.00
May Post As: International ACH Trans Fee	
Service Charge (Statement Service Charge)	\$8.00
Statement Second Copy (per statement cycle)	\$15.00
Stop Pay (checks and ACH debits only)	\$36.50
Substitute Check Charge	\$45.00
Uncollected Funds Charge	Prime + 3%
(Rate multiplied by account's available balance (on days overdrawn) to calculate accrual - posted per service charge cycle)	
Verification of Deposit (existing customers only)	\$35.00

ONLINE PAYMENT FEES

Bill Pay Service Fee (per month)	\$11.75
Overnight Bill Pay Check Payments	\$20.00
Same Day Bill Pay	\$12.00

REPURCHASE AGREEMENT ACCT. PROTECTION

Service Charge (statement fee)	\$7.50
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Other fees apply - per individual agreement

BUSINESS MOBILE BANKING FEES

Business Mobile Deposit Fee (per item)	\$0.75
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OTHER ACCOUNT FEES

Service Charge (per savings debit when savings debits exceed four (4) per month, per savings account)	\$4.00
Service Charge (per savings debit when Premium Reserve or Reserve Savings debits exceed 18 per quarter)	\$4.00
Service Charge (per savings debit when High-Yield Savings or High-Yield Consumer Savings exceeds 10 debits per month)	\$4.00



Effective: 5/10/2024

LENDER MEMBER FDIC



DEPOSIT ACCOUNT FEES

Service Charge (Elite Checking)*	\$30.00
Service Charge (Green, Gold & Elite Savings)*	\$15.00
Service Charge (Money Market Savings)*	\$15.00
Service Charge (High Yield Money Market Savings)*	\$15.00
Statement Service Charge (Service Charge)	\$10.00
Service Charge (Select Acct. - under age 55)	\$15.00

*monthly service charge - when minimum account balance, relationship balance or activity requirements are not met.

OTHER ACCOUNT FEES

Service Charge (per savings debit when savings debits exceed four (4) per month, per savings account)	\$4.00
Service Charge (per savings debit when Premium Reserve or Reserve Savings debits exceed 18 per quarter)	\$4.00
Service Charge (per savings debit when High-Yield Savings or High-Yield Consumer Savings exceeds 10 debits per month)	\$4.00

DEBIT CARD FEES

Emergency Card Delivery (per card)	\$125.00
Debit Card Reorder Fee	\$25.00
Service Charge (alternate address)	\$25.00
International ATM Debit Card Fees:	
VISA's International Service Assessment (ISA) applies to foreign debit card transactions. Rates are 0.8% for single currency transactions and 1% for multi-currency transactions.	

ONLINE PAYMENT FEES

Bill Pay (Service Fee or BILL PAY FEE)	\$5.00
Overnight Bill Pay Check Payments	\$15.95
Same Day Bill Pay (per payment)	\$9.95

OVERDRAFT/NSF-RELATED FEES

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Overdraft Charge - Item Returned**	\$35.50
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WIRE TRANSFER FEES

Wire Transfer Fee (Incoming-Domestic)	\$10.00
Wire Transfer Fee (Incoming-International)	\$42.00
Wire Transfer Fee (Outgoing-Domestic)	\$30.00
Wire Transfer Fee (Outgoing-International)	\$45.00

TRANSFER FEES

DDL Advance	\$7.00
AUTO TRANSFER FEE (External Transfer Fee)	\$15.00
Telephone Transfer Fee (call to bank)	\$5.00
Transfer Fee (automated)	\$6.35

COLLECTION ITEM FEES

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Collection Item (Domestic)	\$100.00
Collection Item (Foreign)	\$100.00

SAFE DEPOSIT BOX (SDB) FEES

SDB Rental Fee 3" x 5"	\$65.00
SDB Rental Fee 3" x 10"	\$90.00
SDB Rental Fee 5" x 10"	\$115.00
SDB Rental Fee 10" x 10"	\$165.00
Safe Deposit Box Drill Fee (per box)	\$350.00
Safe Deposit Box Key Replacement (per key)	\$120.00
Automatic Late Charge (payment not made by Jan. 5)	\$65.00

CHECK CASHING FEES

Check Cashing (per check - On Us items only)	\$10.00
Limit: \$2,500.00. Additional 1% fee applies for items over \$500.00	
Official Check Fee (per check - customer only)	\$10.00

DORMANT ACCOUNT FEES

Service Charge (Dormant - per month)	\$9.99
(after 12 months with no transactions & less than \$1000 balance)	

MISCELLANEOUS FEES

Abandoned Account	\$250.00
Account Closing (Collection accounts & open < 6 months)	\$130.00
Account Reconciliation/Account Research (per hour)	\$80.00
Chargeback Item Fee	\$4.00
Currency Processing Fee (per \$1000 per cash deposit)	\$0.30
Custom Statement Cycle (per statement)	\$7.50
Custom Statement Fee (check images with statement)	\$15.00
Garnishment/Levy Fee	\$250.00
IRA Closing Fee	\$85.00
Redeposit Item Fee	\$4.00
Reopen Previously Closed Account	\$25.00
(posts as: Force Open or Service Charge - closed < 1 month)	
Substitute Check Charge (per check requested)	\$45.00
Return Mail Service Charge	\$18.00
Statement Second Copy (per additional mailed statement)	\$15.00
Rolled Coin (per roll)	\$0.30
Stop Pay	\$36.50