

FEE SCHEDULE
Miscellaneous Fees and Charges



Effective 1/31/2023

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

Check printing fees vary by the style of check ordered.

Account Closed Within 90 Days of Opening	\$25.00
Account Research (minimum per hour)	\$30.00
Account Statement Replacement	\$5.00
Account Statement Replacement wth Images	\$10.00
ACH Origination Set-up (one-time fee)	\$5.00
ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Rush Order	\$60.00
Cashier's Check	\$5.00
Check Image Copy	\$3.00
Checkbook Balancing, minimum	\$30.00
Coin, Non-customer (in or out)	10.000% of total
Collection Items	\$25.00
Copies (per page) (Color or Black & White)	\$0.25
Escheat/Abandoned Account Fee: Balance up to \$50	
IRA Transfer Out	\$20.00
Levy/Garnishments/Subpoena	\$100.00
Loan Coupon Fee: Actual Cost	
Locked Bag	\$35.00
Medallion Stamp (available at State Bank - Freeport)	\$20.00
Returned Mail Fee	\$5.00
Safe Deposit Box (annual): 3x10	\$35.00
Safe Deposit Box (annual): 3x5	\$25.00
Safe Deposit Box (annual): 5x10	\$45.00
Safe Deposit Box (annual): 5x5	\$35.00
Safe Deposit Box (annual): 6x10	\$45.00
Safe Deposit Box - Lost Key	\$75.00
Safe Deposit Box Drilling: Actual Cost	
Staff-Assisted Telephone Transfer	\$2.00
Stop Payment	\$33.00
Stop Payment Renewal	\$33.00
SWEEP per transfer	\$5.00
Temporary Statement	\$3.00
Vehicle License Plate Renewal Sticker	\$9.50
Vehicle Tax, Title and/or Plates Paperwork	\$30.00
Wire Transfer In (Domestic)	\$15.00
Wire Transfer In or Out (Foreign)	\$65.00
Wire Transfer Out (Domestic)	\$30.00
Zipper Bag	\$20.00

Non-sufficient Funds (NSF) fees: A non-sufficient funds fee may be assessed on the same item each time it is presented or re-presented for overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means or a bank fee that overdraws your account. You may incur multiple non-sufficient funds fees if a debit or item is presented or returned more than one time.

Non-sufficient funds (NSF) - Presented Item Paid by Bank:	\$33.00
Non-sufficient funds (NSF) - Presented Item Returned by Bank :	\$33.00
Non-sufficient funds (NSF) - Daily Maximum (4 presentments):	\$132.00
Consecutive Day Overdraft fee (assessed daily beginning the 4th consecutive business day account is negative/overdrawn):	\$7.00

Note: A bank-imposed fee can also overdraw an account, which may result in Consecutive Day Overdraft Fees.