

Business and Municipal Account Fee Schedule



Effective April 1, 2026

ATM and Debit Card Fees

Deposits/Withdrawals	\$2	Per transaction, when performed at an ATM we do not own or operate.
Inquiries/Transfers	\$2	Per transaction, when performed at an ATM we do not own or operate.
Reject/Denial	\$0.55	Per transaction, when performed at an ATM we do not own or operate.
International Deposit/Withdrawal	\$3	Per transaction
International Inquiry/Transfer	\$2	Per inquiry
International ATM/POS Currency Conversion Fee	2.00%	Per transaction, percentage of amount withdrawn or spent will be charged as a fee
Card Replacement Fee	\$10	Per card (ATM or Debit)

You may be charged a fee when you use an ATM we do not own or operate by the ATM owner/operator and the owner/operator may charge you a fee for a balance inquiry even if you do not complete a transfer or withdrawal.

Account Usage and Maintenance

Early Closeout Fee	\$25	For checking and savings accounts, if account is closed within first 6 months of opening.
Early Withdrawal Fee	\$50	For certificates, when a withdrawal is performed before maturity. Additional fees may apply. Refer to your account disclosure for more information.
Returned Loan Payment	\$20	Per returned payment
Return of Deposited Item	\$10	Per returned item
Nonsufficient Funds	\$17	Per transaction
Uncollected Funds	\$17	Per transaction
Discretionary Extended Overdraft (EOD, NSF, or UNF Fee)	\$17	Per transaction, ACH presentment or ATM withdrawal request paid on non-sufficient funds
Money Service Business Fee	\$200	Per month, if account is used for a money service business.

Collections, Transfers and ACH

Outgoing Domestic Wire Transfer	\$25	Each
Outgoing International Wire Transfer	\$50	Each
Incoming Wire Transfer	\$20	Each
Incoming Collection from Other Bank	\$20	Each
Automatic Loan Payment Not Processed	\$10	After 3 attempts to make your payment
Stop Payment on ACH	\$35	Per stop payment
Returned ACH Items	\$17	Per presentment

Bank and Miscellaneous Items

Check Protest	\$25	Per protest (refers to a formal, written declaration stating that a check presented was dishonored.)
Return of Paid Checks	\$20	Per month
Check Images	\$5	Per statement cycle
CD of Account Statements and Images	\$50	Per disc
Certified Check	\$25	Per check written in which the bank guarantees the funds.
Money Orders	\$3	Per money order
Bank Checks	\$7	Per bank check
Stop Payment on Check	\$35	Per stop payment you request on a personal check, bank check or money order
Foreign Currency Exchange	1%	Of total exchanged
Foreign Draft Processing	\$10	Per occurrence
Foreign Currency Orders	\$25	Per \$2,500 for overnight processing
	\$28	Per \$2,500 for priority overnight processing
Small Zipper Bag	\$10	Per bag
Locking Zipper Bag	\$50	Per bag

Administrative and Information Services

Processing Legal Papers	\$100	Per occurrence
Cash Advance Fee	\$3	Per advance
Account Research/Reconciliation	\$40	Per hour, with a minimum of \$10
Checking Statement Mailing Fee	\$2	Per month, if receiving paper statements for a checking account
Returned Statement Fee	\$5	Per statement that is returned to us as undeliverable
Copy of Account Statements and other bank items	\$5	Per item(s) copied (other items include tax forms, personal checks, money orders, bank checks.)

Internet and Mobile Banking

Monthly Maintenance Fee	Free	
Mobile Banking	Free	
Additional Online Banking Services: Please ask your banking representative for access to the following services and about fees associated with these and other online banking services.		
Online ACH Origination Fee	\$25	Per month
	\$0.10	Per ACH item
	\$3	Per same day ACH item*
Online Wire Access Fee	\$10	Per month
Positive Pay	\$35	Per month, per account

*Same Day ACH items are those set to process the same day they are submitted.

Business Services

Remote Deposit Capture	Refer to your eDeposit agreement for details about this service.
Merchant Services	Refer to your Merchant Services agreement for fees associated with this service.
Corporate Origination	Refer to your Corporate Origination agreement for fees associated with this service.
Tax Collection (Municipal Only)	Refer to your Tax Collection agreement for fees associated with this service.