

Personal 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International ATM/POS Currency Conversion Fee	2.00%	Per transaction, percentage of amount withdrawn or spent will be charged as a fee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

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

IRA Administration Fee	\$10	Annually, per plan for participants of mandatory distribution age
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	
Bill Payments	Free	
Mobile Banking	Free	