

Consumer Fee Schedule

Additional Terms & Conditions

The following fees may apply based on additional account type, services & usage.

Account Servicing

Overdraft Fee	\$32.00 per item
Return Item Fee	\$30.00 per item
Overdraft Transfer Charge	\$10.00 per transfer from Line of Credit. If the amount transferred is insufficient to return the checking account to a positive balance, no Transfer Charge will be assessed. However, the account may incur an Overdraft Fee or Return Item Fee.
Negative Balance Fee	\$8.00 per day after 3 consecutive days overdrawn up to a maximum of 14 days.
Check Cashing (on-us)	Non-client: \$10.00 Fee is waived for payroll checks drawn on Sound Community Bank.
Foreign Outgoing Collection Fee	\$5.00 per foreign check sent for collection
Incoming Collection	\$25.00 per check received from another financial institution
Returned Deposited Items	\$15.00 per item for consumer accounts
Stop Payment Order	\$35.00 per order

Additional Account Services

Check Copy	\$2.00 per check
Check Copies (included in account statement)	\$5.00 per month, per account
Coin Counter	2% for clients; 10% for non-clients (fee waived if funds are deposited & not immediately withdrawn)
Counter Checks	Four checks for \$3.00
Debit Card Replacement Fee	\$10.00
Debit Card Expedited Fee	\$35.00
Debit Card PIN Expedited Fee	\$35.00
International Debit Card Fee	2% of Purchase Amount
Locking Bag	\$10.00; key replacement \$3.00
Money Orders	\$5.00 per Money Order
Notary Services	Non-clients: \$10.00 Clients: Free
Official Checks	\$8.00 each
Safe Deposit Box Payment Late Fee	\$10.00
Paper Statement Fee	\$5.00 per statement
Returned Mail Fee	\$5.00 every month per returned statement until address is updated
Statement Copy	\$5.00 per copy
Wire Transfers	Incoming Domestic & International: \$15.00 Outgoing Domestic: \$30.00 Outgoing Domestic - Not in Person: \$60.00 Outgoing International: \$45.00 plus international wire fee assessed by correspondent bank

Administrative Fees

Account Research	\$50.00 per hour (no charge for 15 minutes or less)
Dormant Account Administration	\$75.00
Legal Processing of Levies, Garnishments, & Liens	\$90.00
Loan Payoff Request	\$20.00

Account Usage Fees

Below Minimum Balance Monthly Fees	eMoney Maker & Money Market: \$10.00 if less than \$1,000 Apex Money Market: \$25.00 if less than \$25,000 Momentum Money Market: \$15.00 if less than \$5,000 IRA Savings & Regular Savings: \$3.00 if less than \$100 Interest Plus Checking: \$10.00 if less than \$1,000
Closure Fees	Accounts closed within 90 days of opening: \$15.00
IRA Plan Termination Fee	\$50.00
Inactive Account No qualifying activity on the account for an established period of time (e.g. 12-months)	Interest Plus, Prime Checking & Opportunity Checking: 12 months without activity & balances less than \$500: \$5.00 eMoney Maker, Apex Money Market, Momentum Money Market, IRA Savings & Regular Savings: 12 months without activity & balances less than \$500: \$5.00 Youth Savings: 12 months without activity & balances less than \$200: \$5.00
Annual Fee	Health Savings Account: \$12.00. IRA: \$20.00, waived with checking account
ATM Usage Fee	There is no fee for using a Sound Community Bank or an Allpoint Network ATM. For all other ATM's, the fee is \$3.00. This includes a Balance Inquiry.
Box of Checks	Minimum cost with tax & delivery is \$25.00