

Fees and Charges Reference Guide

Effective 2.1.2023

Schedule of Charges

*NSF Per Presentment (Paid or Returned).....	\$36.00
Limit of 6 Per Day	
Stop Payment	\$36.00
Overdraft Automatic Transfer (Per Occurrence)	\$10.00
Expedited Debit Card	minimum \$45.00
Replacement Debit Card (Per Year, 1st Replacement Free)	\$5.00
Foreign ATM Withdrawal and Inquiry	\$2.50
Closed Account Within 180 Days of Opening.....	\$25.00
Escheatment Fee	\$20.00
Levy/Garnish/Tax.....	\$100.00
Account Research (Per Hour)	\$25.00
Research Copy (Each)	\$1.00
Check Image Copy (Each)	\$3.00
Check Copies (Number Sequence)	\$5.00
Interim Snapshot Statement	\$5.00
Interim Snapshot Statement with Checks..	\$6.00
Photo Copy (Each)	\$1.00
Official Check (Each)	\$8.00
Money Order (Each)	\$6.00
Returned Mail (Monthly, First 90 Days).....	\$10.00
Counter Check Production.....	\$5.00 for 4 checks
Checks	varies

*Applies to overdraft created by check, in person withdrawal, ATM withdrawal, or other electronic means.

Overdraft Fee Forgiveness Program

Enrollment date	For the first calendar year enrolled	
	Program Fee	Fees Refunded
Jan. – April	\$36.00	3 Overdraft Fees
May – Aug.	\$24.00	2 Overdraft Fees
Sept. – Dec.	\$12.00	1 Overdraft Fee
\$36.00 calendar year renewal fee in January of each year Three overdraft fees refundable each calendar year after renewal		

Business Services

Night Deposit Bags (Per 100).....	\$21.00
Zipper Bag (Additional Bag).....	\$3.00
First Bag Free	
Locked Bag.....	\$35.00
Business Bill Pay Monthly Service Charge.....	\$5.00
\$.50 Per Bill After 10	
Remote Deposit Capture Monthly Service Charge	\$60.00
ACH Monthly Service Charge.....	\$25.00
Originated ACH Transaction	\$0.15
Merchant Service Charges	varies

Wire Transfers, Collection Items and Foreign Exchange

Incoming/Outgoing Domestic Wire Transfer	\$20.00
Incoming Foreign Wire Transfer	\$20.00
Outgoing Foreign Wire Transfer.....	\$40.00
Collection Item (Incoming/Outgoing).....	\$20.00
Foreign Exchange.....	varies

Safe Deposit Box

2 x 5	\$25.00
3 x 5	\$30.00
4 x 5	\$40.00
5 x 5	\$50.00
3 x 10	\$55.00
4 x 10	\$60.00
5 x 10	\$75.00
10 x 10.....	\$110.00
5 x 15.....	\$125.00
10 x 15.....	\$150.00
Late Payment Fee	\$10.00
Lost Key	\$25.00
Drilling.....	\$150.00
Expedited Service Additional	\$100.00

Non-Customer Service Charges

ATM	\$4.00
Notary	\$5.00
Cash Exchange.....	5% of transaction