

**FEE SCHEDULE**



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

Check printing fees vary by the style of check ordered.

ATM/Debit Card: Foreign ATM Transaction Fee	\$1.00
ATM/Debit Card: Replacement Card	\$9.99
Close Account (within 30 days of account opening)	\$9.99
Club Account Closing	\$9.99
Copies (per page)	\$1.99
Dormant Account (per month)*	\$4.99
Electronic: Bill Pay (up to 10 items)	\$4.50
Electronic: Bill Pay (each additional item after 10)	\$0.37
Electronic: Online Banking Access - FREE	\$0.00
Electronic: Mobile Banking Access - FREE	\$0.00
Fax (first page)	\$3.00
Fax (each additional page)	\$2.00
Foreign Currency Order/Exchange	\$19.99
Garnishment/Levy Processing	\$49.99
Insufficient Balance: Authorized Overdraft Charge	\$32.95
Insufficient Balance: Non-Sufficient Funds (NSF) Check Charge (for returning items)	\$32.95
Insufficient Balance: Overdraft (OD) Check Charge (for paying items)	\$32.95
Insufficient Balance: Daily Overdraft Charge (after 5 consecutive business days)	\$5.00
Night Deposit: per access key	\$4.99
Night Deposit: per zipper bag	\$4.99
Night Deposit: per lock bag	\$9.99
Official Checks	\$5.00
Research/Account Reconciliation (per hour)	\$24.99
Returned Deposit Item (Charge back item)	\$7.99
Safe Deposit Box: Sizes vary, rental fees begin at	\$12.00
Safe Deposit Box: Security Deposit	\$20.00
Safe Deposit Box: Lock Repair/Replacement/Forced Entry. Fees vary, minimum fee	\$149.99
Statements: Paper Statement Fee (per statement cycle)	\$2.00
Statements: Statement Request (per 5 pages)	\$2.00
Stop Payment	\$32.95
Telephone Transfer (per transfer)	\$1.00
Wire Transfer: Domestic Incoming	\$24.99
Wire Transfer: Domestic Outgoing	\$24.99
Wire Transfer: International Incoming	\$24.99
Wire Transfer: International Outgoing	\$85.00

Club Add-On - Senior (Age 62+) (per month): \$5.00

Club Add-On - Non-Senior (per month): \$7.00

Club Add-On Includes:

Life Insurance: \$10,000 (Accidental Death & Dismemberment)

Safe Deposit Box: First six (6) months free

Free Official Checks

Free Bill Pay

Free First Order of Basic Checks

Free Copies (10 pages per month)

\*Checking accounts become dormant after 12 months of no account activity. Savings, Money Market and HSA accounts become dormant after 24 months of no account activity. If you are unsure of your account's current status or which dormant schedule applies to your account, please see an Associate.