

FEE SCHEDULE

This Fee Schedule is effective as of July 1, 2022

ATM:

ATM Daily Withdrawal Limit.....\$600.00 per day
ATM/Debit Card Replacement.....\$15.00
ATM/Debit Card Replacement (Expedited
Delivery)..... \$50.00
ATM Surcharge Fee (Non-Customers).....\$4.00
*(The bank will refund ATM Surcharge Fees for
customers on up to (4) ATM Fees, but not to exceed
\$25.00 per month)*

Official Check:

Official Check Fee (Customer)\$5.00
Official Check Exchange (Non-Customer).....\$15.00

Safe Deposit Box:

Rental Fee.....\$35.00 - \$75.00
(Fee Depends on size of safe deposit box)
Replacement Key.....\$125.00
Drilling Fee.....\$150.00

Overdraft Services:

Overdraft Fee.....\$35 per occurrence
Returned Item Fee (NSF).....\$35.00 per occurrence
Maximum Number of Overdraft and Returned Item
Fees.....6 per day

The bank will waive or refund overdraft/returned
item fees if the account is overdrawn **\$10.00 or
less after all transactions are posted for the day.**

An Overdraft Fee is charged when the item is paid.
A Returned Item (also known as Non-Sufficient
Funds or NSF) Fee is charged when the item is
returned unpaid.

Bill Pay Service:

Overnight Check.....\$14.95
Same Day Bill Pay.....\$9.95

External Transfers through Online Banking:

Next Business Day - Outbound Transfers.....\$7.00
Next Business Day- Inbound Transfers.....No Charge
Standard Service - Outbound Transfer.....\$3.00
Standard Service - Inbound Transfers.....No Charge

Wire Transfer (Domestic & International):

Domestic (Incoming and Outgoing).....\$30.00
International (Incoming and Outgoing)\$50.00

Additional Services & Fees:

Early Account Closing.....\$25.00
(If closed within 60 days of opened date)
Account Research.....\$25.00 per hour
Copy of Statement.....\$5.00
Copy of Check Image.....\$2.00
Returned Mail.....\$5.00
Check Printing.....Fee depends on style and quantity
Telephone Funds Transfer.....\$3.00
Night Deposit Bag.....\$30.00
(Bags are in sets of 100; 1st set at no charge)
Night Deposit Replacement/Additional Key....\$125.00
Fax Services.....\$3.00 per destination
(Additional \$1.00 per page after 10 pages)
Photocopy.....\$2.00 per page
Garnishments, Levies or Attachments.....\$100.00
Returned Deposit Item.....\$12.00
(Fee is per item deposited and/or cashed)
Stop Payments.....\$37.00 per request

Dormant Accounts:

Dormant Fee.....\$5.00 per month

Demand Deposit Accounts with no activity for 12
consecutive months will be considered Dormant. A
\$5.00 monthly fee will be assessed if the balance in
the account falls below \$500.00 any day of the
month.

Savings Accounts with no activity for 24 consecutive
months will be considered Dormant. A \$5.00 monthly
fee will be assessed if the balance in the account falls
below \$500.00 any day of the month.