

SCHEDULE OF SERVICE CHARGES AND FEES

Business Accounts – Effective July , 2022



ACCOUNT ACTIVITY FEES

Return Item Fee	\$ 35.00
Paid Item Fee (per item)	\$ 35.00
Return Item Charge Back	\$ 7.00
Stop Payment Charge	\$ 35.00
Internal Overdraft Transfer	\$ 6.00

COLLECTION SERVICES

Domestic/Customer	\$ 20.00
Domestic/Non-Customer	\$ 30.00
International/Customer*	\$ 30.00
International/Non-Customer*	\$ 40.00
*+ Correspondent Banking Fee	
Auto Dealer Annual Fee	\$ 50.00
Dealer Drafts	\$ 18.00
Foreign Check/Currency*	\$ 25.00

WIRE TRANSFER SERVICE FEES

Wire Transfer Fee/Incoming	\$ 10.00
Wire Transfer Fee/Outgoing in Person	\$ 18.00
Wire Transfer Fee/Outgoing Online	\$ 18.00
Foreign Wire/Incoming*	\$ 25.00
Foreign Wire/Outgoing*	\$ 60.00
*+Correspondent Banking Fee	
Research Fee	\$ 10.00
Reject Fee	\$ 5.00
Return Fee	\$ 5.00
Wire Confirmation	\$ 3.00
Security Token	2/Free or \$20.00/each over 2

ATM/DEBIT CARD SERVICES

Initial Card (limit 2)	No Charge
Replacement Card (each)	\$ 10.00
Overnight	\$40-150.00
Out-of-Network ATM Fee	\$ 3.00
Allpoint Network Fee	No Charge

DEPOSIT OPERATIONS/CUSTOMER SERVICE

Deposit Adjustments	\$ 5.00
Telephone Transfer	\$ 3.00

BALANCE/ACCOUNT INQUIRY

via 24-hour Banking Service. No Charge

SPECIAL STATEMENT FEES

Cutoff Statement	\$ 10.00
Statement Reconciliation (per hour)*	\$ 40.00
*Minimum 1 Hour	
Special Statement Cycle	\$ 5.00
Paper Statement	\$ 5.00
with electronic banking products	
Statement CD ROM	\$ 50.00

PHONE TRANSFERS

via 24-hour Banking Service. No Charge
via Branch/Customer Service \$ 3.00

RESEARCH

Per Hour (minimum 1 hour)	\$ 40.00
Plus film or images/page	\$ 2.00

VAULT/CASH SERVICES

Change Order	\$ 5.00
Strapped Currency Bought/Sold	\$0.10 per \$100
Rolled Coin Bought/Sold	\$.012 per roll
Coin Counting > \$50	7% of total*
*Limited Locations	
Special Cash Order	\$ 75.00
Zipper Bags by Size	\$5.00/\$10.00

ONLINE/MOBILE BANKING SERVICES

Access to View Account	No Charge
Bill Pay*	No Charge
*inactive charge after 60 days	
Next Day Delivery Check	\$ 19.95
2nd Day Delivery Check	\$ 14.95
2nd Day Delivery for E-Payment	\$ 4.95
Gift Check	\$ 2.99
Donations	\$ 1.99
Mobile Deposit	\$ 15.00

MISCELLANEOUS SERVICES

Cashier's Checks/Official Checks:	
Customer	\$ 5.00
Non-Customer	\$ 15.00
Temporary Checks per page	\$ 1.00
Garnishment/Levy Processing*	\$ 75.00
*+other legal fees assessed	
Amortization Schedule	\$ 10.00
Notary Services (Customer only)	No Charge
Medallion Services*	No Charge
*Limited Locations (Customer only)	
Non-Customer Checking Cashing Fee	\$ 5.00

SAFE DEPOSIT SERVICES

Please see Safe Deposit Schedule for Annual Lease Pricing and Sizes*
*Subject to Location and Availability

ACCOUNT ANALYSIS SERVICES

*Vary by services requested
*Treasury Management Services

