

SCHEDULE OF SERVICE CHARGES AND FEES

Business Checking & Business Interest Checking – Effective February 2025



Subject to change

ACCOUNT ACTIVITY FEES

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

COLLECTION SERVICES

Domestic	\$ 30.00
Foreign	\$ 30.00
Dealer Drafts	Variable
Foreign Currency	\$ 25.00

(In addition to other banks fee - Varies)

WIRE TRANSFER SERVICE FEES

Wire Transfer Fee/Incoming	\$ 10.00
Wire Transfer Fee/Outgoing	\$ 18.00
Foreign Wire/Incoming	\$ 10.00
Foreign Wire/Outgoing	\$ 60.00

(In addition to other banks fee - Varies)

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 Fee	\$ 3.00
Allpoint ATM Network Fee	No Charge

DEPOSIT OPERATIONS/CUSTOMER SERVICE

Telephone Transfer via Customer Service	\$ 3.00
via 24-hour Banking Service	No Charge
Research Per Hour (minimum 1 hour)	\$40.00

SPECIAL SERVICES

Cutoff Statement	\$ 10.00
Statement Reconciliation	\$ 40.00
Per Hour (minimum 1 hour)	
Special Statement Cycle	\$ 5.00
Paper Statement	\$ 5.00
with electronic banking products	
Statement CD ROM	\$ 30.00

CASH HANDLING SERVICES

Branch Change Order	\$ 5.00
Strapped Currency Bought/Sold	\$0.12 per \$100
Rolled Coin Bought/Sold	\$0.12 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
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

MISCELLANEOUS SERVICES

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

SAFE DEPOSIT SERVICES

Please Refer to Local Branch for Availability, Sizes, and Pricing.
(Subject to Location and Availability)