

SCHEDULE OF SERVICE CHARGES AND FEES

Personal Accounts – 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 Fee	\$ 7.00
Stop Payment	\$ 35.00
Internal Overdraft Transfer	\$ 6.00

COLLECTION SERVICES

Domestic	\$ 20.00
Foreign*	\$ 30.00
Foreign Currency*	\$ 25.00

*In addition to other banks fees - varies

DEPOSIT OPERATIONS/CUSTOMER SERVICE

Telephone Transfer	
via 24-hour Telephone Banking	No Charge
via Branch/Customer Service	\$ 3.00
Balance Inquiry	
via 24 hour Telephone Banking	No Charge

CASH SERVICES

Coin Counting > \$50 – 7% of total processed (Limited Locations)	
Special Cash Order	\$ 75.00

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 fees - varies

Research	\$ 10.00
Rejected Wire	\$ 5.00
Returned Wire	\$ 5.00
Wire Confirmation	\$ 3.00

ONLINE/MOBILE BANKING SERVICES

Mobile Deposit	No Charge
BILL PAY	No Charge
Next Day Check Delivery	\$ 19.95
2nd Day Check Delivery	\$ 14.95
2nd Day E-Payment	\$ 4.95
Gift Check	\$ 2.99
Donations	\$ 1.99

ATM/DEBIT CARD SERVICES

Initial Card	No Charge
Replacement Card	\$ 10.00
Overnight	\$40-150.00
Out of Network Fee	\$ 3.00
Allpoint ATM Network	No Charge

SAFE DEPOSIT SERVICES

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

STATEMENT SERVICES

Research Per Hour (Minimum 1 Hour) Plus film or image/page	\$ 40.00 \$ 2.00
Statement Reconciliation Per Hour (Minimum 1 Hour)	\$ 40.00
Special Statement Cycle	\$ 5.00
Statement CD ROM	\$ 30.00
Statement Copies (with front images add \$2/page)	\$ 5.00
Paper Statement w/E-Products	\$ 5.00
Special Cutoff Statement	\$ 10.00

MISCELLANEOUS SERVICES

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