

# FEE SCHEDULE

Effective 8/1/2024

This disclosure contains information about terms and fees for some of the services we offer.

## MISCELLANEOUS FEES AND CHARGES

### Overdraft Charges created by check, in-person withdrawal or other electronic means

Return Item Fee:	\$35.00 per item
Paid Overdraft Fee:	\$35.00 per item

### Continuous Overdraft Fee -- Overdrawn more than 6 business days

OD < \$100.00:	\$3.00 per day
OD \$100.00 through \$999.99:	\$5.00 per day
OD \$1,000.00 through \$4,999.99:	\$10.00 per day
OD >= \$5,000.00:	1.00% of daily overdrawn balance

### Official Checks - Customer only

Money Orders -	Up to \$2,000.00: \$5.00 per money order
Cashier's Checks -	\$2,000.00 and up: \$10.00 per check

### Internet Banking

Personal Accounts:	No charge
Bill Pay:	No charge
Alerts:	No charge
Cash Management:	See Personal Banker for fees

### ATM/Debit Card

ATM Card:	No charge
Debit Card:	No charge
Replacement Card:	\$10.00 per card; \$25.00 per card after 2nd card

### Night Deposit

Vinyl Bag:	No charge
Locked Canvas Bag:	\$50.00 per bag
Night Deposit Key:	\$10.00 per lost key

### Special Services

Account Activity Printout:	\$2.00 per printout
Account Balancing:	\$15.00 per hour, \$5.00 minimum
Account Closing Fee:	\$50.00 within six months of account opening
Audit Confirmations:	No charge
Auto Loan Payment Skip a Month:	\$25.00
Charge off Processing:	\$30.00
Cash Straps/Coin Rolls:	\$0.10 per item
Check Cashing Fees (Qualifying Checks):	<\$100.00 = \$5.00; \$100.00 or More = 5% of check amount
Check Printing:	Prices may vary
Coin Counting:	Customer only - No charge
Counter Checks:	No charge
Deposit Stamp:	Prices may vary
Duplicate Statement Address:	\$10.00 per statement
Escheatment/Unclaimed Property:	\$50.00
Legal Order Processing:	\$100.00 per Garnishment/Levy
Notary Services:	Customer - No charge; Non-Customer - \$5.00 per signature
Photocopies:	\$1.00 per page
Record Research:	\$25.00 per hour plus \$1.00 per copy
Return Mail/Bad Address:	\$5.00 per statement
Returned ACH Item:	\$5.00 per item
Returned Deposited Item:	\$4.00 per item
Revoke Stop Payment:	\$10.00
Safe Deposit Boxes:	Rates vary according to size, subject to availability. Late Fee: \$50.00; Lost Key: \$50.00
Statement Reprint:	\$10.00 per statement
Stop Payments:	\$35.00 per item; Internet Stop Payment - \$30.00
Telephone Transfers:	\$2.00 per transfer
Wires:	Incoming - \$25.00; Outgoing - \$50.00; International - \$100.00

### ACH Commercial Accounts

ACH Commercial – Online:	\$10 per batch, \$0.05 per future dated item, \$0.07 per Same Day item <b>OR</b> \$100.00 monthly unlimited batches, \$0.05 per future dated item, \$0.07 per Same Day item
ACH Commercial – In-house processing:	\$20.00 per batch, \$0.20 per item

### Foreign Currency Exchange - Canadian

Canadian Exchange:	Current Exchange Rate
Non-Customer:	\$5.00 Transaction Fee
Canadian Check Processing:	\$25.00 per item plus exchange

### Remote Deposit Capture

Monthly Fee:	\$50.00
Per Item Fee:	\$0.30 for Deposits; \$0.15 for Debits; \$0.06 for On-Us checks; \$0.07 for Not On-Us checks