



Consumer Service Fee Schedule Effective July 1, 2022

Essential Checking

Monthly paper statement fee (billed as Paper Statement Fee)	\$ 3.00
Waived with eStatement enrollment	

Extra Checking

Monthly Service Charge	\$ 6.00
Monthly paper statement fee (billed as Paper Statement Fee)	\$ 3.00
Waived with eStatement enrollment	
\$0.10 debit card purchase credit for each debit card purchase	
<i>Credits will only reduce the service charge fee to a minimum of \$0.00. Credits in excess of \$6.00 will not be added to the account balance or carried forward to future months.</i>	

Elite Checking

Monthly Service Charge	\$10.00
Monthly paper statement fee (billed as Paper Statement Fee)	\$ 3.00
Waived with eStatement enrollment or \$10,000 daily minimum balance	
\$5.00 Monthly Deposit Credit: \$1,000 in deposits during month	
\$5.00 Debit Card Purchase Credit: 25 posted purchases during month	
BaZing benefits service charge (optional, monthly)	\$ 4.00

Second Chance Checking

Monthly Service Charge	\$ 5.00
Monthly paper statement fee (billed as Paper Statement Fee)	\$ 2.00
Waived with eStatement enrollment	

Regular Savings

Service Charge Assessed Quarterly	\$ 7.00
\$250 minimum daily balance to avoid quarterly service charge	
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$10.00 ea
(6 pre-authorized withdrawals allowed per calendar month)	

Money Market

Monthly Service Charge	\$10.00
\$1,000 minimum daily balance to avoid monthly service charge	
Excess Withdrawal Charge (For Usage in Excess of Limit, per transaction)	\$10.00 ea
(6 pre-authorized withdrawals allowed per month)	

Account Access, Online Banking & Mobile Banking

Online & Mobile Bill Pay (without eStatement)	\$ 4.25
<u>Optional Online & Mobile Bill Pay Services (*BillPay)</u>	
GiftPay Check billed as GiftPay-e Fee*	\$ 2.99
Charitable Donation Check billed as GiftPay-e Fee*	\$ 1.99
Rush Delivery Expedited Payments	
<i>Overnight Check billed as Rush Payment Fee*</i>	\$34.95
<i>2-Day Check Fee billed as Rush Payment Fee*</i>	\$29.95
<i>Electronic Rush Payments Fee billed as Rush Payment Fee*</i>	\$ 6.95
Online & Mobile Stop Payment Fee**	\$33.00
**Billed as Auto Stop Payment Fee STOP PAY	
Assisted Phone Transfer Fee	\$ 2.00
Interbank Transfer Debit	\$ 1.00

Wire Transfers (for customers only)

Foreign Wire	\$55.00
Incoming Wire	\$15.00
Outgoing Wire	\$25.00

Bank Issued Checks

Cashier's Checks	\$ 6.00
Money Orders	\$ 4.00
Check Printing Charge (counter checks price for 4)	\$ 1.00

Coin Counting

Coin Per Roll	\$.05
Loose Coin amounts less than \$20	\$ 2.00
Loose Coin amounts over \$20 (\$10.00 maximum charge)	10%

Account Services

Account Balancing (per hour-one hour minimum)	\$20.00
Account Closing Fee (within first 90 days)	\$15.00
Account Research (per hour-one hour minimum)	\$20.00
Check Order	prices will vary
Overdraft Line of Credit Fee (annual)	\$15.00
Stop Payment Fee (per item-electronic or check)	\$33.00
"Paid in Full" Letter for charged off account	\$20.00
Inactivity Fee Checking (60 days no activity; balance below \$250) per month	\$ 5.00
Dormant Fee Checking (365 days no activity) per month	\$10.00
Inactivity Fee Savings (6 months no activity; balance below \$250) per quarter	\$ 5.00
Deposit Verification Fee	\$10.00
Returned Mail Fee	\$ 5.00
IRA Transfer Fee	\$10.00
Standard ACH Origination Fee	\$ 3.00
Same Day ACH Origination Fee	\$20.00

Returned and Rejected Items

Charge Back Fee (deposited item returned)	\$ 6.00
NSF: Return Fee (item not paid)	\$33.00
NSF: Overdraft Fee (item paid)	\$33.00
<i>For Personal Checking Accounts Only:</i>	
*Bank will not charge an Overdraft Fee if an item overdraws an account by \$10.00 or less. Otherwise, bank charges the fee for each item.	
*Bank will not charge more than 5 Overdraft Fees per day.	

Statement Options

Statement Copy (per statement)	\$ 3.00
No Mail Fee (statement retention)	\$ 5.00

Visa ATM/Debit Card

ATM Service Charge for Foreign Machine ATM Inquiry	\$ 2.50
ATM Service Charge for Foreign Machine ATM Withdrawal	\$ 2.50
ATM/Debit Card Replacement Fee	\$ 5.00
ATM/Debit Card PIN Re-Order	\$ 2.00
Debit Card Emergency Increase	\$ 5.00
Expedited Debit Card Replacement	\$55.00

Miscellaneous Services

Collections - Incoming or Outgoing (for customers only)	\$20.00
	+ postage
Fax - Incoming or Outgoing (per page)	\$ 1.00
Photocopies (per page)	\$ 1.00
Garnishments/Levy Fee	\$60.00
Subpoenas/Summonses Appearance (per hour)	\$75.00
Notary Services (Non-Customers)	\$ 2.00
Gift Card	\$ 3.50
Reloadable Prepaid Card	\$ 5.00
Secondary Reloadable Prepaid Card (tied to primary)	\$ 2.50
Deposits to Reloadable Prepaid Card	\$ 3.00
Deposits to Secondary Reloadable Prepaid Card	\$ 3.00

Safe Deposit Boxes (not all sizes available at all locations)

3x5	\$25.00
5x5	\$35.00
3x10	\$40.00
5x10	\$60.00
10x10	\$80.00
16x10	\$100.00
Drilling Fee/Replacement Keys	\$100.00

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