

SCHEDULE OF *Service Charges* AND FEES

Effective July 01, 2024

ACCOUNT

Monthly Service Charge (per month) <i>*fees can be offset by balance or earnings credit</i>	Varies
Early Account Closure (within 90 days of opening)	\$15.00
Deposits/Credits (per deposit) <i>*applies to business accounts only</i>	\$0.15
Items Deposited (per item) <i>*applies to business accounts only</i>	\$0.15
Checks Paid/Other Debits (per item) <i>*applies to business accounts only</i>	\$0.15
Electronic/ACH Credit (per item) <i>*applies to business accounts only</i>	\$0.15
Electronic/ACH Debit (per item) <i>*applies to business accounts only</i>	\$0.15

ADMINISTRATIVE

Return Mail Fee (per month) <i>*starting on 2nd occurrence</i>	\$10.00
Statement Reprint (per statement)	\$5.00
Hold Statement Longer than 30 Days	\$5.00
Account Research Fee (per hour) <i>*one hour minimum</i>	\$25.00
Account Research Photocopies (per page)	\$1.00
Garnishment/Levy Processing <i>*plus other legal fees</i>	\$75.00
Dormant Account <i>*no activity for 12 months</i>	No Charge
Notary (customers only)	No Charge

ATM and DEBIT CARD

ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Replacement <i>*rush order</i>	\$50.00
Currency Conversion Assessment <i>*percent of total transaction</i>	0.20%
Cross Border Assessment <i>*percent of total transaction</i>	0.90%

BANK FEES

Return/Redeposited Item (per item)	\$12.00
Stop Payment (per item)	\$35.00
Cashier's Check (per check)	\$10.00
Temporary Checks (per page)	\$1.00
Collection Service (per item)	\$35.00
Foreign Currency (per order)	\$15.00

NIGHT DEPOSITORY

Night Depository Enrollment Fee	\$45.00
Night Depository Replacement Bag <i>*small</i>	\$35.00
Night Depository Replacement Bag <i>*large</i>	\$55.00

NON-SUFFICIENT FUNDS (NSF)

NSF Paid/Returned Items (per item) <i>*item \$50.00 or less</i>	\$10.00
NSF Paid/Returned Items (per item) <i>*item over \$50.00</i>	\$35.00

ONLINE BANKING

Online Banking	No Charge
Consumer Bill Pay	No Charge
Zelle (consumer only)	No Charge

WIRE TRANSFERS

Domestic Wire Out (per wire)	\$25.00
Domestic Wire In (per wire)	\$10.00
International Wire Out (per wire) <i>*USD</i>	\$50.00
International Wire Out <i>*Foreign Exchange, fees vary by country</i>	\$50.00 + Cost
International Wire In	\$12.00