

Cards

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| Debit Card Replacement Fee | \$10.00* |
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Overdrafts and NSF

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| <u>Non-Sufficient Funds (NSF)</u> Each time an "item" posts, causing an account to go to a negative status, it may be subject to a PAID or RETURNED ITEM FEE, even if it is a re-presentation of a previous item. An item may be presented multiple times by the payee, and we may charge a fee each time an item is presented, regardless of the number of times presented. Non-sufficient funds may be caused by check, in-person withdrawals, ATM withdrawals, or other electronic means. | |
| Paid Overdraft Fee (Per Presentment) | \$30.00 |
| NSF Returned Item Fee (Per Presentment) | \$30.00 |
| Daily Maximum Overdraft Fee | \$150.00 |
| Bill Pay (NSF) (Per Item) | \$50.00 |
| Automatic Transfer Charge (Per Transfer) | \$5.00* |
| <ul style="list-style-type: none"> Automatic to maintain a minimum balance or prevent overdrafts (if transfer amount is not sufficient to cover overdrafts an NSF fee of \$30.00 per item may also apply). | |

Statements and Research

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| Online Statement (All Accounts) | No Fee |
| Paper Statement (Per Statement for Simple Cash Back and Interest Rewards Checking Accounts) | \$3.00* |
| Reprint (Per Statement) | \$3.00* |
| Account Research or Reconciliation (Per hour with a 1 hour minimum) | \$40.00* |

Safe Deposit Boxes

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| Fees vary by box size, contact us for details. |
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Other Charges

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| Stop Payment | \$30.00* |
| Bill Payor Stop Payment | \$50.00 |
| Cashier's Check | \$8.00 |
| Check Printing Fee | Prices Vary |
| Temporary Checks (first 5 per year are free) | \$0.50 |
| Dormant Account (Per month if no activity within 12 months) - waived for minors on savings accounts | \$15.00* |
| Wire Transfers - Outgoing Domestic | \$35.00* |
| Wire Transfers - Incoming Domestic | \$15.00* |
| Wire Transfers - Outgoing International | \$90.00* |
| Wire Transfers - Incoming International | \$15.00* |
| ID TheftSmart (Per Month) | \$2.00 |
| Returned Deposited Item | \$8.00* |
| Foreign Checks Deposited | \$10.00 |
| Deposit Book | \$13.00 |
| Zipper Bags | \$10.00 |
| Locking Night Deposit Bag | \$30.00 |
| Levy/Garnishment (As Permitted) | \$80.00 |
| Account Closing Fee (within 6 months of opening) | \$30.00 |
| Notary Services (Non-Customer) | \$5.00 |