



FEE SCHEDULE

Effective 2/20/2025

Cards

Debit Card Replacement Fee	\$10.00*
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Overdrafts and NSF

Non-Sufficient Funds (NSF) 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

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

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

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

*Fees subject to State or Local Sales Tax