

Personal Account Fee Schedule Effective 05.01.2022 bankbv.com/service-fees **Bold Indicates Change**

*Inactive Acct (after 6 months) if balance is \$100 or less Account Research/Balancing - per 30 min. Account Research/Item Copy \$5.00 Account Transfers - Manual Loan Payment \$10.00 Account Transfers - Manual Loan Payment Account Transfers - Manual ACH Reclamations (per item) No Charge ACH Reclamations (per item) Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) Sashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee S15.00 Chargeback Fee S15.00 Copy Machine Use - per page Counter Checks - each Coupon Collection Per Envelope Debit Card Replacement Debit Card Rush Order *Dormant Account Excessive Withdrawal Fee Per Item External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$5.00 IRA Transfer/Closure Medallion/Signature Guarantee \$50.00 Medallion/Signature Guarantee		
Account Research/Balancing - per 30 min. Account Research/Item Copy Account Transfers - Manual Loan Payment Account Transfers - Manual Loan Payment Account Transfers - Manual ACH Reclamations (per item) No Charge *ATM Non Proprietary Usage (Exempt if in Network) \$3.50 Canadian Deposited Items \$6.00 Canadian Deposited Items \$6.00 Canadian Deposited Items \$6.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Collection Items - Incoming/Outgoing \$27.50 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$10.00 Escheatment/Abandoned Account \$57.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees *Overdraft Fees *Soon	*Account Closing (Within 90 days of opening)	\$25.00
Account Research/Item Copy Account Transfers - Manual Loan Payment Account Transfers - Manual Account Transfer - Manual Account Set Up Fax - Incoming/Outgoing - Der page External Transfer Cancellation Foreign Check Collection Fee Foreign Currency - per order International Service Assesment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$50.00 IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees - Overdraft Fees -	*Inactive Acct (after 6 months) if balance is \$100 or less	\$10.00
Account Transfers - Manual Loan Payment \$10.00 Account Transfers - Manual No Charge ACH Reclamations (per item) No Charge Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) \$3.50 Canadian Deposited Items \$6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Copy Machine Use - per page \$2.00 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Replacement \$10.00 Escheatment/Abandoned Account \$75.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Ganishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$50.00 *Overdraft Fee - Nonsufficient Funds	Account Research/Balancing - per 30 min.	\$12.50
Account Transfers - Manual ACH Reclamations (per item) ACH Reclamations (per item) Additional/Duplicate Statement *5.00 *ATM Non Proprietary Usage (Exempt if in Network) Sason Canadian Deposited Items Solon Cashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee Collection Items - Incoming/Outgoing Copy Machine Use - per page Counter Checks - each Coupon Collection Per Envelope Debit Card Replacement Debit Card Replacement Sinon Excessive Withdrawal Fee Per Item External Transfer Cancellation External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees - Overdraft Fees -	Account Research/Item Copy	\$5.00
ACH Reclamations (per item) Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) Sascianadian Deposited Items Sashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee Collection Items - Incoming/Outgoing Copy Machine Use - per page Counter Checks - each Coupon Collection Per Envelope Debit Card Replacement Debit Card Rush Order *Dormant Account Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees - Overdraft Fees -	Account Transfers - Manual Loan Payment	\$10.00
Additional/Duplicate Statement \$5.00 *ATM Non Proprietary Usage (Exempt if in Network) \$3.50 Canadian Deposited Items \$6.00 Cashiers Check Purchase \$10.00 Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Replacement \$10.00 *Dormant Account \$50.00 Excheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Set Up \$5.00 External Transfer Set Up Fax - Incoming/Outgoing - per page \$5.00 Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft \$5.00 Garnishment/Levy Fee International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fee - Nonsufficient Funds	Account Transfers - Manual	No Charge
*ATM Non Proprietary Usage (Exempt if in Network) Canadian Deposited Items Cashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee - Canadian Chargeback Fee Collection Items - Incoming/Outgoing Copy Machine Use - per page Counter Checks - each Coupon Collection Per Envelope Debit Card Replacement Debit Card Rush Order *Dormant Account Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$50.00 IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fee - Nonsufficient Funds	ACH Reclamations (per item)	No Charge
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Cashiers Check Purchase Chargeback Fee - Canadian Chargeback Fee - Canadian Chargeback Fee Collection Items - Incoming/Outgoing Copy Machine Use - per page Counter Checks - each S1.00 Coupon Collection Per Envelope S20.00 Debit Card Replacement S12.00 Debit Card Rush Order *Dormant Account S55.00 Excessive Withdrawal Fee Per Item S15.00 External Transfer Cancellation External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Currency - per order Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$50.00 IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees *Overdraft Fees *Overdraft Fee	*ATM Non Proprietary Usage (Exempt if in Network)	\$3.50
Chargeback Fee - Canadian \$15.00 Chargeback Fee \$15.00 Claer Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$50.0) IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees - Nonsufficient Funds	Canadian Deposited Items	\$6.00
Chargeback Fee Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Debit Card Rush Order *Dormant Account Escheatment/Abandoned Account Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation External Transfer Set Up Fax - Incoming/Outgoing - per page Foreign Check Collection Fee Foreign Currency - per order Foreign Currency Exchange-Customers Only (Plus Postage) Foreign Draft Garnishment/Levy Fee International Service Assesment Fee with currency conversion (All Cards) IRA Annual Fee (Plans <\$50.00 IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees *Overdraft	Cashiers Check Purchase	\$10.00
Collection Items - Incoming/Outgoing \$27.50 Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Pebit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fee - Nonsufficient Funds	Chargeback Fee - Canadian	\$15.00
Copy Machine Use - per page \$2.00 Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Pebit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fee - Nonsufficient Funds	Chargeback Fee	\$15.00
Counter Checks - each \$1.00 Coupon Collection Per Envelope \$20.00 Debit Card Replacement \$12.00 Pebit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fee - Nonsufficient Funds	Collection Items - Incoming/Outgoing	\$27.50
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Debit Card Replacement \$12.00 Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$2.00 Foreign Draft \$50.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 *Overdraft Fee - Nonsufficient Funds	Counter Checks - each	\$1.00
Debit Card Rush Order \$75.00 *Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 *Overdraft Fee - Nonsufficient Funds	Coupon Collection Per Envelope	\$20.00
*Dormant Account \$10.00 Escheatment/Abandoned Account \$75.00 Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 *Overdraft Fee - Nonsufficient Funds	Debit Card Replacement	\$12.00
Escheatment/Abandoned Account Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation External Transfer Change External Transfer Set Up \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure \$50.00 *Overdraft Fees • Overdraft Fees • Overdraft Fee - Nonsufficient Funds	Debit Card Rush Order	\$75.00
Excessive Withdrawal Fee Per Item \$15.00 External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00	*Dormant Account	\$10.00
External Transfer Cancellation \$5.00 External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 *Overdraft Fees \$35.00 *Overdraft Fees \$35.00	Escheatment/Abandoned Account	\$75.00
External Transfer Change \$5.00 External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 Overdraft Fee - Nonsufficient Funds	Excessive Withdrawal Fee Per Item	\$15.00
External Transfer Set Up \$5.00 Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 *Overdraft Fees \$35.00 *Overdraft Fees \$35.00	External Transfer Cancellation	\$5.00
Fax - Incoming/Outgoing - per page \$2.00 Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fees • Overdraft Fee - Nonsufficient Funds	External Transfer Change	\$5.00
Foreign Check Collection Fee \$50.00 Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assessment Fee with currency conversion (All Cards) International Service Assessment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fees • Overdraft Fee - Nonsufficient Funds	External Transfer Set Up	\$5.00
Foreign Currency - per order \$22.00 Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fees • Overdraft Fee - Nonsufficient Funds	Fax - Incoming/Outgoing - per page	\$2.00
Foreign Currency Exchange-Customers Only (Plus Postage) \$22.00 Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Foreign Check Collection Fee	\$50.00
Foreign Draft \$50.00 Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fee - Nonsufficient Funds	Foreign Currency - per order	\$22.00
Garnishment/Levy Fee \$150.00 International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	Foreign Currency Exchange-Customers Only (Plus Postage)	\$22.00
International Service Assesment Fee with currency conversion (All Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees • Overdraft Fee - Nonsufficient Funds	Foreign Draft	\$50.00
Cards) International Service Assesment Fee without currency conversion (All Cards) IRA Annual Fee (Plans <\$500) IRA Transfer/Closure Medallion/Signature Guarantee *Overdraft Fees • Overdraft Fee - Nonsufficient Funds	Garnishment/Levy Fee	\$150.00
(All Cards) IRA Annual Fee (Plans <\$500) \$25.00 IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fee - Nonsufficient Funds		3.00%
IRA Transfer/Closure \$50.00 Medallion/Signature Guarantee \$25.00 *Overdraft Fees • Overdraft Fee - Nonsufficient Funds		3.00%
Medallion/Signature Guarantee \$25.00 *Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	IRA Annual Fee (Plans <\$500)	\$25.00
*Overdraft Fees \$35.00 • Overdraft Fee - Nonsufficient Funds	IRA Transfer/Closure	\$50.00
Overdraft Fee - Nonsufficient Funds	Medallion/Signature Guarantee	\$25.00
	Overdraft Fee - Nonsufficient Funds	\$35.00

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in"

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn five (\$5.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.

Overdraft Transfer (via another deposit account)	\$10.00
The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.	
Returned Statement (per statement cycle)	\$10.00
Safe Deposit Box - Drilling/Pulling (minimum)	\$150.00
Safe Deposit Inventory (hour)	\$50.00
Safe Deposit Box - Late Payment Fee	\$10.00
Safe Deposit Box - Replacement Key	\$25.00
Snapshot Statement	\$5.00
Stop Payment	\$35.00
Subpoena Responses (per hour)	No Charge
Walk In/Call in Wires	3
Walk In/Call in Wires Wire In-Domestic	\$12.00
	\$12.00 \$15.00
Wire In-Domestic	
Wire In-Domestic Wire In-International USD	\$15.00
Wire In-Domestic Wire In-International USD Wire In-International FX	\$15.00 \$15.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive	\$15.00 \$15.00 \$25.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive Wire Out Domestic-Non Rep	\$15.00 \$15.00 \$25.00 \$30.00
Wire In-Domestic Wire In-International USD Wire In-International FX Wire Out Domestic-Repetitive Wire Out Domestic-Non Rep Wire Out Intl-Repetitive USD	\$15.00 \$15.00 \$25.00 \$30.00 \$40.00

The disclosure on the following page will be effective April 17, 2023

Personal Account Fee Schedule

Account Closing (Within 90 days of opening) ¹	\$30.00
Account Research/Balancing - per 30 min.	\$15.00
Account Research/Item Copy	\$6.00
Account Transfers - Manual	\$10.00
ACH Reclamations (per item)	\$20.00
ATM Non Proprietary Usage (Exempt if in Network) ¹	\$3.50
Canadian Deposited Items	\$6.00
Cashiers Check Purchase	\$12.00
Chargeback Fee	\$15.00
Chargeback Fee - Canadian	\$15.00
Collection Items - Incoming/Outgoing	\$30.00
Copy Machine Use - per page	\$2.00
Counter Checks - each	\$1.00
Debit Card Replacement	\$15.00
Debit Card Rush Order	\$80.00
Escheatment/Abandoned Account ²	\$75.00
Excessive Withdrawal Fee Per Item	\$15.00
Fax - Incoming/Outgoing - per page	\$2.00
Foreign Check Collection Fee	\$55.00
Foreign Currency - per order	\$25.00
Foreign Currency Exchange-Customers Only (Plus Postage)	\$25.00
Foreign Draft	\$55.00
Garnishment/Levy Fee	\$165.00
Inactive/Dormant Account (after 6 months) 1 and 2	\$10.00
International Service Assessment Fee with currency conversion (All Cards)	3.00%
International Service Assessment Fee without currency conversion	3.00%
IRA Annual Fee (Plans <\$500)	\$30.00
IRA Transfer/Closure	\$55.00
Medallion/Signature Guarantee	\$50.00
Overdraft Fees ¹ • Overdraft Fee - Non-sufficient Funds	\$35.00

• Returned Item Fee - Non-sufficient Funds per item per presentment

Fees apply to transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. Overdraft fees will not be imposed on ATM withdrawals or one-time debit card items unless the customer has opted in.

Overdraft Privilege: The total of the discretionary overdraft privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. Approval of payment of overdrafts by the bank on consumer accounts in good standing is only a discretionary courtesy, and not a right or obligation.

For Consumer accounts - No fee will be charged when the account is overdrawn five (\$5.00) dollars or less. Overdraft fees are assessed on up to five items per day, with the maximum not to exceed \$175.

Overdraft Transfer (via another deposit account)

\$10.00

The Overdraft Transfer (via another deposit account) fee will not be charged when the account is overdrawn five (\$5.00) dollars or less.

Safe Deposit Box - Drilling/Pulling (minimum)	\$165.00
Safe Deposit Box - Late Payment Fee	\$15.00
Safe Deposit Box - Replacement Key	\$30.00
Safe Deposit Inventory (hour)	\$55.00
Check Images in Statement	\$5.00
Statement Duplicate Copy	\$5.00
Statement Returned Per Cycle	\$10.00
Statement Snapshot	\$5.00
Statement Special Cut	\$10.00
Statements Special Delivery	\$10.00
Stop Payment	\$35.00
Stop Payment - Zelle®	\$10.00
Subpoena Responses (per hour)	\$75.00
Wire In-Domestic	\$12.00
Wire In-International USD	\$15.00
Wire In-International FX	\$15.00
Wire Out Domestic-Repetitive	\$25.00
Wire Out Domestic-Non Rep	\$30.00
Wire Out Intl-Repetitive USD	\$40.00
Wire Out Intl-NonRep USD	\$50.00
Wire Out Intl-Repetitive FX	\$35.00
Wire Out Intl-NonRep FX	\$45.00