



*Account Closing (Within 90 days of opening)	\$25.00
*Inactive Acct (after 6 months) if balance is \$100 or less	N/A
Account Research/Balancing - per 30 min.	\$12.50
Account Research/Item Copy	\$5.00
Account Transfers - Manual Loan Payment	\$10.00
Account Transfers - Manual	No Charge
ACH Reclamations (per item)	No Charge
Additional/Duplicate Statement	\$5.00
<b>*ATM Non Proprietary Usage (Exempt if in Network)</b>	<b>\$3.50</b>
Canadian Deposited Items	\$6.00
Cashiers Check Purchase	\$10.00
Chargeback Fee - Canadian	\$15.00
<b>Chargeback Fee</b>	<b>\$15.00</b>
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	No Charge
Escheatment/Abandoned Account	No Charge
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 Assessment Fee with currency conversion (All Cards)	3.00%
International Service Assessment Fee without currency conversion (All Cards)	3.00%
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	
• Returned Item Fee - Nonsufficient 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
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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
<b>Walk In/Call in Wires</b>	
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

The following disclosure will be effective May 22, 2023

## Personal Account Fee Schedule

<b>Account Closing (Within 90 days of opening)<sup>1</sup></b>	<b>\$30.00</b>	<b>Safe Deposit Box - Drilling/Pulling (minimum)</b>	<b>\$165.00</b>
<b>Account Research/Balancing - per 30 min.</b>	<b>\$15.00</b>	<b>Safe Deposit Box - Late Payment Fee</b>	<b>\$15.00</b>
<b>Account Research/Item Copy</b>	<b>\$6.00</b>	<b>Safe Deposit Box - Replacement Key</b>	<b>\$30.00</b>
<b>Account Transfers - Manual</b>	<b>\$10.00</b>	<b>Safe Deposit Inventory (hour)</b>	<b>\$55.00</b>
<b>ACH Reclamations (per item)</b>	<b>\$20.00</b>	<b>Check Images in Statement</b>	<b>\$5.00</b>
<b>ATM Non Proprietary Usage (Exempt if in Network)<sup>1</sup></b>	\$3.50	<b>Statement Duplicate Copy</b>	<b>\$5.00</b>
Canadian Deposited Items	\$6.00	<b>Statement Returned Per Cycle</b>	<b>\$10.00</b>
<b>Cashiers Check Purchase</b>	<b>\$12.00</b>	Statement Snapshot	\$5.00
Chargeback Fee	\$15.00	<b>Statement Special Cut</b>	<b>\$10.00</b>
Chargeback Fee - Canadian	\$15.00	<b>Statements Special Delivery</b>	<b>\$10.00</b>
<b>Collection Items - Incoming/Outgoing</b>	<b>\$30.00</b>	Stop Payment	\$35.00
Copy Machine Use - per page	\$2.00	<b>Stop Payment - Zelle®</b>	<b>\$10.00</b>
Counter Checks - each	\$1.00	<b>Subpoena Responses (per hour)</b>	<b>\$75.00</b>
<b>Debit Card Replacement</b>	<b>\$15.00</b>	Wire In-Domestic	\$12.00
<b>Debit Card Rush Order</b>	<b>\$80.00</b>	Wire In-International USD	\$15.00
Escheatment/Abandoned Account <sup>2</sup>	\$75.00	Wire In-International FX	\$15.00
Excessive Withdrawal Fee Per Item	\$15.00	Wire Out Domestic-Repetitive	\$25.00
Fax - Incoming/Outgoing - per page	\$2.00	Wire Out Domestic-Non Rep	\$30.00
<b>Foreign Check Collection Fee</b>	<b>\$55.00</b>	Wire Out Intl-Repetitive USD	\$40.00
<b>Foreign Currency - per order</b>	<b>\$25.00</b>	Wire Out Intl-NonRep USD	\$50.00
<b>Foreign Currency Exchange-Customers Only (Plus Postage)</b>	<b>\$25.00</b>	Wire Out Intl-Repetitive FX	\$35.00
<b>Foreign Draft</b>	<b>\$55.00</b>	Wire Out Intl-NonRep FX	\$45.00
<b>Garnishment/Levy Fee</b>	<b>\$165.00</b>		
Inactive/Dormant Account (after 6 months) <sup>1 and 2</sup>	\$10.00		
International Service Assessment Fee with currency conversion (All Cards)	3.00%		
International Service Assessment Fee without currency conversion	3.00%		
<b>IRA Annual Fee (Plans &lt;\$500)</b>	<b>\$30.00</b>		
<b>IRA Transfer/Closure</b>	<b>\$55.00</b>		
<b>Medallion/Signature Guarantee</b>	<b>\$50.00</b>		
Overdraft Fees <sup>1</sup>	\$35.00		
• Overdraft Fee - Non-sufficient Funds			
• 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.			
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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.			

<sup>1</sup>Fee does not apply to Check Free Banking Account

<sup>2</sup>As allowed by State Law