



Business and Commercial
Miscellaneous Fee Schedule
Effective 05.01.2022
Bold Indicates Change

Account Closing (Within 90 days of opening)	\$25.00
Inactive Acct (after 6 months) if balance is less than \$100	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
Account Transfers - Telephone Banking	No Charge
Analysis Statement	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	\$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 Rush Order	\$75.00
Dormant Account	N/A
Escheatment/Abandoned Account	N/A
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)	3.00%
International Service Assesment Fee without currency conversion (All Cards)	3.00%
Medallion/Signature Guarantee	\$25.00
Mobile Remote Dep Credit Fee Additional Message and Data Rates May Apply	\$0.50
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.

Overdraft Transfer (via another deposit account)	\$10.00
Returned Item Instructions	\$10.00
Returned Statement (per month)	\$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
Statements-Special Cut	\$10.00
Statements- Special Delivery	\$10.00
Stop Payment	\$35.00
Subpoena Responses (per hour)	N/A

Business Solutions	
Online and Mobile Banking	No Charge
Online Retail Bill Pay	No Charge
Account Transfers Online Banking	No Charge
Account and Transaction Alerts	No Charge
Additional User Name, Each	\$2.00
ACH Block Monthly Per Account	\$5.00
Mobile Remote Dep Credit Fee Additional Message and Data Rates May Apply	\$0.50

Wire Transfers: Walk In/Call In	
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
Wire Drawdown	\$25.00
Night Deposit: Please contact us regarding available services.	

The following disclosure will be effective May 22, 2023

Business and Commercial Account Fee Schedule

Account Closing (Within 90 days of opening)	\$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)	\$3.50
Canadian Deposited Items	\$6.00
Cashier's 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*	\$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) *	\$10.00
International Service Assessment Fee with currency conversion (All Cards)	3.00%
International Service Assessment Fee without currency conversion	3.00%
Medallion/Signature Guarantee	\$50.00
*Overdraft Fees	\$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 Transfer (via another deposit account)	\$10.00
Returned Item Instructions	\$10.00

Safe Deposit Box - Drilling/Pulling (minimum)	\$165.00
Safe Deposit Inventory (hour)	\$55.00
Safe Deposit Box - Late Payment Fee	\$15.00
Safe Deposit Box - Replacement Key	\$30.00
Statement- Additional/Duplicate	\$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
Subpoena Responses (per hour)	\$75.00
Walk In/Call In Wires	
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-Repetitive	\$30.00
Wire Out Intl-Repetitive USD	\$40.00
Wire Out Intl-Non-Repetitive USD	\$50.00
Wire Out Intl-Repetitive FX	\$35.00
Wire Out Intl-Non-Repetitive FX	\$45.00
Wire Drawdown	\$25.00