



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	\$10.00
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
ACH Reclamations (per item)	N/A
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	\$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 Assessment Fee with currency conversion (All Cards)	3.00%
International Service Assessment Fee without currency conversion (All Cards)	3.00%
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.

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

Gross receipts tax may apply
Member FDIC

The following disclosure is effective August 21, 2023

Bold indicates change

Business and Commercial Miscellaneous Fee Schedule

Account Closing (Within 90 days of opening)	\$30.00	Safe Deposit Box - Drilling/Pulling (minimum)	\$165.00
Account Research/Balancing - per 30 min.	\$15.00	Safe Deposit Inventory (hour)	\$55.00
Account Research/Item Copy	\$6.00	Safe Deposit Box - Late Payment Fee	\$15.00
Account Transfers - Manual	\$10.00	Safe Deposit Box - Replacement Key	\$30.00
ACH Reclamations (per item)	\$20.00	Statement- Additional/Duplicate	\$5.00
ATM Non-Proprietary Usage (Exempt if in Network)	\$3.50	Statement-Returned Per Cycle	\$10.00
Canadian Deposited Items	\$6.00	Statement Snapshot	\$5.00
Cashier's Check Purchase	\$12.00	Statement Special Cut	\$10.00
Chargeback Fee	\$15.00	Statements Special Delivery	\$10.00
Chargeback Fee - Canadian	\$15.00	Stop Payment	\$35.00
Collection Items - Incoming/Outgoing	\$30.00	Subpoena Responses (per hour)	\$75.00
Copy Machine Use - per page	\$2.00	Walk In/Call In Wires	
Counter Checks - each	\$1.00	Wire In-Domestic	\$12.00
Debit Card Replacement	\$15.00	Wire In-International USD	\$15.00
Debit Card Rush Order	\$80.00	Wire In-International FX	\$15.00
Escheatment/Abandoned Account*	\$75.00	Wire Out Domestic-Repetitive	\$25.00
Excessive Withdrawal Fee Per Item	\$15.00	Wire Out Domestic-Non-Repetitive	\$30.00
Fax - Incoming/Outgoing - per page	\$2.00	Wire Out Intl-Repetitive USD	\$40.00
Foreign Check Collection Fee	\$55.00	Wire Out Intl-Non-Repetitive USD	\$50.00
Foreign Currency - per order	\$25.00	Wire Out Intl-Repetitive FX	\$35.00
Foreign Currency Exchange-Customers Only (Plus Postage)	\$25.00	Wire Out Intl-Non-Repetitive FX	\$45.00
Foreign Draft	\$55.00	Wire Drawdown	\$25.00
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		