

# Schedule of Fees & Service Charges

Effective July 1, 2023

## Fees & Service Charges

Account Activity Printout	\$5.00
Canadian Item Fee	\$10.00 per item
Close Account Fee (in less than 90 days)	\$25.00
Collection Items	
Domestic	\$30.00 per item + other bank charges as incurred
Foreign	\$30.00 per item + other bank charges as incurred
Continuous Overdraft Fee <sup>2</sup> (Begins the 5th business day if account remains negative.)	\$6.00 per day ( <b>10 day max</b> )
Escheatment Fee <sup>1</sup>	\$50.00
Garnishment/Levy Fee	\$120.00 per item
Inactive Account Charge (No customer initiated activity after 12 months)	\$5.00 per month
Paid NSF Item Fee/Returned NSF Fee <sup>2</sup>	\$35.00 per item, per presentment (Daily max 5)
Official Check	\$8.00 per item
Overdraft Transfer Fee <sup>2</sup>	\$11.00 per transfer
Research/Reconciliation	\$30.00 per hour (1 hr. min.)
Research Document Copy Fee	\$5.00 per item
Returned Statement Mail Fee	\$10.00 per month
Special Handling Fee	\$25.00 per request
Statement with images	\$3.00 per month
Stop Payment Fee - Banker Assisted	\$35.00 per item
Stop Payment Fee (Online/Telephone Banking)	\$25.00 per item
Verification of Deposit Fee	\$10.00 each

## ATM Fees

ATM/Debit Card Reissue	One free per year, \$10 each add'l.
Express Delivery, new/replacement ATM/Debit Card International Usage Fee	\$40.00
ATM/Debit Card Sales Receipt Copy	3% of Transaction \$10.00

## Health Savings Account & Retirement Account

HSA Transfer Fee (to external Custodian)	\$25.00
IRA Plan Termination Fee	\$50.00
IRA Account Annual Fee (Assessed May 1, waived for multi-service households)	\$25.00

## Wire Transfer Fees – Banker Assisted

Wire Transfer Domestic Incoming	\$15.00
Wire Transfer Domestic Outgoing	\$25.00
Wire Transfer International Incoming	\$20.00
Wire Transfer International Outgoing	\$65.00
Wire Tracer - Domestic	\$15.00 + fees incurred
Wire Tracer - International	\$20.00 + fees incurred
Wire Fax Notification	\$5.00

## Additional Fees & Service Charges for Businesses

Additional Business Debit Cards	2 free; \$5.00 each after
Canadian Item Fee	\$10.00 per item
Coin & Currency Purchase	
Order	\$3.00
Roll	\$0.10
Currency	\$0.50 per strap
Coin Counting	\$5.00
Deposit Correction Fee	\$5.00 Each
Interim Statement	\$15.00
Redeposited Item (Check or RCK <sup>3</sup> )	\$11.00 per item, per presentment
Special Handling Fee	\$25.00 per month
Sweep Fee	\$25.00 per month/account
Negative Ledger Balance Rate	Prime + 4.00%
Return Item Special Instructions	\$25.00 per month/account

## Non-Customer Fees

Coin Counting	20% of Transaction
Currency Exchange	\$2.00 per \$100
Rolled Coin	\$0.25 per roll
Notary	\$1.00
On-Us Check Cashing	Free up to \$50.00 \$5.00 for \$50.01- \$500.00 \$10 over \$500.00

1. A processing fee for abandoned property submitted to the state.
2. Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means, as applicable. Also applies to overdrafts created by service charges. **No charge if the original overdraft is less than \$10.**
3. Represented Check Entries (RCK) are used for representation of a check payment using the ACH Network.

## **24-hour Telephone Banking**

**1.888.234.4585**