

FEE SCHEDULE

Effective February 1, 2022



Insufficient funds fee, per returned item	\$22.00
(No maximum charge per business day)	
Overdraft charge, per item paid	\$22.00
(Maximum of \$110 charged per business day)	
(Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means)	
Overdraft Protection service -	
Auto Transfer (from checking, savings or loan)	\$5.00
Stop payment order	\$30.00
Chargeback, per item	\$6.00
(Listed as "Dep Item Ret Chrg" on statement)	
One-time duplicate/instant paper statement	\$2.00
One-time duplicate E-statement	\$1.00
Special statement (off regular cycle)	\$3.00
Hold statement	\$5.00
Copies of checks or deposits:	
Single item	\$1.00
Items requiring research, per hour	\$30.00
Statement balancing, per hour	\$30.00
Wire transfer (incoming or outgoing):	
Domestic	\$20.00
International	\$50.00
Check collection	\$10.00
Night depository bag with lock/keys	\$25.00
Balance inquiries by telephone (one free per month)	\$3.00
Funds transfer by telephone	\$3.00
Reopen closed account	\$25.00
Charge-off collection fee	\$25.00
Deposit correction fee	\$1.00
Inactivity fee	\$4.00
(Inactivity defined as having no deposits, excluding interest, or withdrawals in 12 months on your checking or savings account. Preauthorized debits or drafts are not considered to be activity.)	

Excess activity fee:

Savings	\$5.00
Money Market	\$10.00
Cashier's checks or official checks	\$4.00
Non-depositor check cashing fee for on-us checks	\$7.50
Garnishment or tax levy	\$50.00
Account verification for third party	\$5.00
Photocopy, per copy	\$1.00

Debit/Credit Card Replacement fee

There may be a fee associated with the replacement of your debit card, depending on the reason for the replacement. We not charge for cards that are no longer working, or that need to be replaced due to fraud.

Card types available:

do Standard Card	\$5.00
<i>(Rush delivery additional \$35.00)</i>	
Instant Catalog Card	\$7.00
<i>(Choose from over 50 images in our catalog)</i>	
Instant Custom Card	\$9.00
<i>(Provide us with your personal image)</i>	