

PERSONAL FEE SCHEDULE

Effective March 4, 2024

ATM & Debit Card Fees

Fee Description	Fee Amount
Out-of-Network ATM Transaction or Inquiry* <i>Please visit our website for a list of in-network ATMs that can be used free of charge.</i>	\$3
Replacement Debit Card*	\$8
Expedited Debit Card Replacement	\$43
International ATM or Debit Card Transaction*	3% of transaction amount

Overdraft Fees

Fee Description	Fee Amount
Overdraft Fee – Paid <i>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means</i>	\$35
Overdraft Fee – Returned	No Charge
Overdraft Transfer from a Deposit Account*	\$12
Overdraft Transfer from a Line of Credit*	\$15

Wire Fees

Fee Description	Fee Amount
Wire Transfer – Incoming	\$10
Wire Transfer – Outgoing Domestic	\$30
Wire Transfer – Outgoing International	\$70

Safe Deposit and Convenience Boxes

Fee Description	Fee Amount
Annual Rental Fee <i>Depending on size and availability</i>	\$20-\$95
Box Drilling or Relock	\$125
Replacement Key	\$25

Other Fees

Fee Description	Fee Amount
Account Research <i>Requests for historical account statements, check images, or other account data.</i>	\$35/hour, \$20 minimum
Cashier's Check*	\$10
Counter Check <i>3 per page</i>	\$2
Dormant Account Fee* <i>This fee is only charged for dormant accounts with a balance of \$50 or less. Checking and savings accounts are considered dormant after 365 days and 730 days, respectfully, with no customer-initiated activity. Dormant accounts with balances greater than \$50 will not be charged.</i>	\$10 per month
Escheatment <i>Abandoned account funds are sent to the State Treasury Department based on state specific laws and regulations regarding unclaimed property reporting.</i>	\$50
Foreign Currency Exchange* <i>Only charged for transaction requests under \$500 USD.</i>	\$15
Garnishment/Levy/Freeze Order/Writ of Execution	\$50 plus Attorney/Court Expenses
International Statement Mail*	\$4 per statement
IRA or HSA Termination or Transfer	\$60
Money Order*	\$6
Paper Statement Fee* <i>Fee does not apply to Free Checking, At Ease Accounts, Kids Savings Products, EZ Savings, or Accounts where the primary owner is 50 years or older.</i>	\$2 per statement
Returned Deposited Items	No Charge
Returned Mail*	\$7
Stop Payment*	\$32

Fees may affect annual percentage yield on interest bearing accounts.

Fees are subject to change.

Sales tax may apply.

**Fees are not applicable to "At Ease" Account Package account holders.*

BUSINESS FEE SCHEDULE

Effective March 4, 2024

ATM & Debit Card Fees

Fee Description	Fee Amount
Out-of-Network ATM Transaction or Inquiry <i>Please visit our website for a list of in-network ATMs that can be used free of charge.</i>	\$3
Replacement Debit Card	\$8
Expedited Debit Card Replacement	\$43
International ATM or Debit Card Transaction	3% of transaction amount

eBanking Fees

Fee Description	Fee Amount
Standard Business eBanking <i>Includes access and transfer capabilities between business deposit and loan accounts & BillPay</i>	Free
Enhanced Business eBanking <i>Standard plus: Limited ACH origination with 2 security tokens & a higher mobile limit</i>	\$15/month
Full-Service Business eBanking <i>Enhanced plus: Full ACH and Wire Transfer origination and a custom limit</i>	\$35/month
eBanking Wire Transfer – Outgoing Domestic	\$20
eBanking Wire Transfer – Outgoing International	\$40
Secure Token (for each over 2)	\$6/month
ACH Special Handling	\$60 per occurrence
Mobile Deposit <i>Fee depends on daily limits</i>	\$0-\$20/month
Positive Pay Plus	\$25/month per account
Positive Pay Special Handling	\$25/occurrence
Remote Deposit	\$65/month incl. scanner

Overdraft Fees

Fee Description	Fee Amount
Overdraft Fee – Paid <i>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means</i>	\$35
Overdraft Fee – Returned <i>Fee applies to overdrafts created by rejected items due to insufficient funds</i>	\$35
Overdraft Transfer from a Deposit Account	\$12
Overdraft Transfer from a Line of Credit	\$15

Wire Fees

Fee Description	Fee Amount
Wire Transfer – Incoming	\$17
Wire Transfer – Outgoing Domestic	\$30
Wire Transfer – Outgoing International	\$70

Safe Deposit, Convenience, and Lock Boxes

Fee Description	Fee Amount
Safe Deposit and Convenience Box Annual Rental Fee <i>Depending on size and availability</i>	\$20-\$95
Lock Box	Price Varies
Box Drilling or Relock	\$125
Replacement Key	\$25

Other Fees

Fee Description	Fee Amount
Account Research <i>Requests for historical account statements, check images, or other account data.</i>	\$35/hour, \$20 minimum
Cashier's Check	\$10
Cash Handling <i>Price is based on cash volumes.</i>	Price Varies
Counter Check <i>3 per page</i>	\$2
Dormant Account Fee <i>This fee is only charged for dormant accounts with a balance of \$50 or less. Checking and savings accounts are considered dormant after 365 days and 730 days, respectfully, with no customer-initiated activity. Dormant accounts with balances greater than \$50 will not be charged.</i>	\$10 per month
Escheatment <i>Abandoned account funds are sent to the State Treasury Department based on state specific laws and regulations regarding unclaimed property reporting.</i>	\$50
Foreign Currency Exchange <i>Only charged for transaction requests under \$500 USD.</i>	\$15
Garnishment/Levy/Freeze Order/Writ of Execution	\$50 plus Attorney/Court Expenses
International Statement Mail	\$4 per statement
Merchant Services <i>Service where Treasury Management enables business to be able to accept credit cards for payment.</i>	Price Varies
Money Order	\$6
Paper Statement Fee.	\$3 per statement
Returned Deposited Items	\$15
Returned Mail	\$7
Stop Payment	\$32

Fees may affect annual percentage yield on interest bearing accounts.
Fees are subject to change without notice.
Sales tax may apply.