



Account Services and Fees-Fee changes are in bold/italized.

Automatic overdraft account transfer service fee – per transfer	\$ 5.00
Insufficient (NSF) / Uncollected (UCF) funds fee – per item paid or returned <sup>1</sup>	\$ 30.00
Deposited item returned unpaid – per item	\$ <b>7.16</b>
Stop payment charge – per item or range of items	\$ 30.00
Tax levy processing fee – per account	\$ 100.00
Lost ATM or debit card replacement fee	\$ 10.00
Foreign ATM/debit card withdrawals or transfers – each <sup>2</sup>	\$ 1.00
Foreign ATM/debit card balance inquiries – each <sup>2</sup>	\$ 0.25
Inactive account fee per month (after 1 year) <sup>1</sup>	\$ 4.00
Dormant account fee per month (after 2 years) <sup>1</sup>	\$ 4.00
Abandoned property fee (after 3 years)	\$ 50.00
Early closeout fee (closed within 6 months of opening) <sup>1</sup>	\$ 20.00
Excess withdrawal fee Money Market/Statement Savings	\$ 10.00
<b>Maintenance service charge<sup>3</sup></b>	\$ 5.00
Checkbook orders – please contact a CSR	Varies
Online Bill Pay - Same Day Rush Delivery fee (electronic) <sup>4</sup>	\$ 9.95
Online Bill Pay - Next Day Rush Delivery fee (paper) <sup>4</sup>	\$ 12.95
Basic Business Checking - per check	\$ 0.10

1. Insufficient/UCF Fees may be incurred on checks, ATM/debit card transactions, internet banking transactions including bill pay, in-branch or automatic withdrawals, or other electronic means. An item returned unpaid due to insufficient/uncollected funds may be presented one time with an Insufficient/UCF fee being assessed. Account holders with 18-65 accounts will be charged Insufficient/UCF fees of \$5 per item; inactive, dormant, and early closeout fees are waived.

2. Fees do not apply to Free Checking Plus, 18-65 Free Checking Plus, Teen Checking, or Business Free Checking Plus accounts.

3. Monthly Maintenance service charge for Now Accounts will be waived with direct deposit or minimum daily balance of \$500.

4. Per payment. Fees for the transaction are displayed on the screen before completing transaction. Rush Delivery transaction type and availability is based on merchant and merchant cut-off times.

**Bank Checks and Money Orders**

Bank checks/money orders - one free per day	\$ 3.00
Bank check/money order stop payment – per item	\$ 30.00

**Safe Deposit Boxes**

Safe deposit lost key	\$ 25.00
Safe deposit late charge fee - 30 days or more past due	\$ 20.00
Safe deposit box drilling	\$ 250.00
Annual safe deposit box rental – please contact a CSR	Varies

**Wire Transfer Fees**

Outgoing domestic wire transfer	\$ 25.00
Incoming domestic wire transfer	\$ 10.00
Outgoing foreign wire transfer	\$ 35.00
Incoming foreign wire transfer	\$ 30.00

**Research**

Account research – hourly	\$ 35.00
Statement copies – per statement	\$ 5.00
Check copies – per check	\$ 5.00

**Miscellaneous**

Domestic check collection fee - per item	\$ 20.00
Foreign check collection fee – per item	\$ 35.00
IRA outgoing transfer fee – per transfer	\$ 50.00
SEP employer processor fee per account	\$ 20.00
Foreign currency orders/exchanges	\$ 20.00
Returned Mail fee per account per month	\$ 5.00
Photocopies/faxes – each	\$ 2.00