



FEE SCHEDULE

Account Services

Check Printing	Cost varies based on the selected style
Insufficient Funds Charge for Paying Overdraft.....	\$ 35.00* per item
Insufficient Funds Charge for Returning Item Unpaid.....	\$ 35.00 per item
Stop Payment.....	\$ 35.00 per item
Deposited Check/Item Returned Unpaid/Chargeback.....	\$12.00 per item
Multiple Monthly Statements per Account	\$5.00 per statement
Early Closeout Fee (accounts closed within 60 days of opening).....	\$5.00 per account

*An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, or other electronic means.

Debit Card and ATM Services

ATM Owned by Us	No Charge
ATM Not Owned by Us	No Charge
Withdrawals/Transfers	\$ 1.50 per transaction <i>(Surcharges may apply)</i>
Balance Inquiry	\$.75 per inquiry
Replacement of Lost/Damaged Card.....	\$ 5.00 per card
<i>(One Replacement Card per year at no charge)</i>	
International Transaction Fee	1% of the US dollar amount of transaction
POS Purchases (PINned)	No Charge
Signature Debit Transactions.....	No Charge

Internet Banking

Consumer Access with Bill Pay	No Charge
Non-consumer Access	No Charge
Non-consumer Bill Pay	\$5.95 for 15 bill payments/month \$0.72 for each additional payment
External Bank Transfer – Outgoing.....	\$ 5.00 per transfer
ACH Debit NSF Fee.....	\$ 25.00 per file
Stop Payment - Bill Pay Transaction	\$ 40.00 per item

Research

Account Research or Reconciliation Assistance	\$ 11.00 per hour
Special Statement Cut-off	\$ 5.00 per statement
Copy.....	\$ 5.00 per item/page

Wire Transfers

Incoming:	
Domestic and International	\$ 5.00 per wire
Outgoing:	
Domestic	\$ 20.00 per wire
International	\$ 50.00 per wire

Miscellaneous Fees and Charges

Cashier's Check	\$ 7.50 per check
Money Orders	\$ 4.00 per item
Counter Checks/Deposit Tickets.....	\$1.00 per page
Foreign and Domestic Collections	\$ 10.00 plus cost
Foreign Currency Order	\$ 5.00 plus cost
Foreign Bank Draft	\$ 5.00 plus cost
Garnishment, Attachment or Levy	\$100.00 per order
Dormant Account Fees	\$.83 per month MD/ \$9.00 per month DE
Commercial Analysis:	
Wrapped Coin Order	\$.20 per roll
Strapped Currency Order	\$1.00 per strap

Services

Photocopies	\$.25 per page
Coin Counting (non-customers)	10% not to exceed \$10.00

