




Consumer Fee Schedule

ATM/Debit Cards	
ATM Withdrawals	No Charge <i>(other banks may charge a fee for the use of their ATM)</i>
Card Replacement Fee	\$10.00
Expedited Card Fee	Price Varies
International Surcharge Fee (for example ISA, CCA, DBA or INTL)	Up to 3% of transaction amount (US Dollar Equivalent)
Bank Checks <i>(available for customers only)</i>	
Money Order	\$5.00
Treasurer's Check	\$5.00
Bill Payment - Consumer	
Standard Payment	No Charge
Expedited Payment	Price Varies
Certified Check	\$10.00
Check Collection Fees	
Canadian Check payable in Canadian Funds	\$22.50
Canadian Check payable in US Funds	\$12.00
Foreign Check	\$45.00
Check Printing ¹	Price Varies
Dormant Account Fee <i>(no account activity for 2 years or more)</i>	\$5.00 per month
Foreign Currency Transaction Fee	\$30.00
IRA Annual Fee	\$25.00 per customer plan
IRA Transfer Fee	\$25.00 per transaction
Legal Process - Levy Fee/Trustee Summons Fee	\$100.00
Lost Passbook	\$10.00
Overdraft Fee²	
18/65 designated accounts	\$5.00 per item
All other accounts	\$30.00 per item
Research	
Account Research	\$20.00 per hour <i>(1 hour minimum)</i>
Check Copy	\$5.00
Statement Copy	\$5.00
Returned Deposit Item	
Check written by third party	\$5.00
Check written by depositor	\$10.00
Safe Deposit Box	
Annual Rental Fee	Price Varies by Box Size
Drilling	\$300.00
Lost Key	\$35.00
Signature Guarantee <i>(available for customers only)</i>	No Charge
Stop Payment	\$25.00
Unclaimed Property Processing Fee	\$50.00
Wire Transfer	
Outgoing Domestic	\$20.00
Outgoing Foreign sent in Foreign Currency	\$50.00
Outgoing Foreign sent in US Dollars	\$60.00

¹ This fee is waived for 18/65 designated accounts.

² An Overdraft Fee occurs when there are not sufficient funds in the account to cover the full amount of a check, in-person withdrawal, ATM withdrawal, ACH or other electronic item that is presented for payment and the presented item is paid, at our option, under the Bank's Courtesy Overdraft Program.

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Member FDIC • Member DIF
 Equal Housing Lender