



## Consumer Fee Schedule

<b>ATM/Debit Cards</b>	
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)
<b>Bank Checks <i>(available for customers only)</i></b>	
Money Order .....	\$5.00
Treasurer's Check .....	\$5.00
<b>Bill Payment - Consumer</b>	
Standard Payment .....	No Charge
Expedited Payment .....	Price Varies
Certified Check .....	\$10.00
<b>Check Collection Fees</b>	
Canadian Check payable in Canadian Funds .....	\$22.50
Canadian Check payable in US Funds .....	\$12.00
Foreign Check .....	\$45.00
Check Printing <sup>1</sup> .....	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
<b>Overdraft Fee<sup>2</sup></b>	
18/65 designated accounts .....	\$5.00 per item
All other accounts .....	\$30.00 per item
<b>Research</b>	
Account Research .....	\$20.00 per hour <i>(1 hour minimum)</i>
Check Copy .....	\$5.00
Statement Copy .....	\$5.00
<b>Returned Deposit Item</b>	
Check written by third party .....	\$5.00
Check written by depositor .....	\$10.00
<b>Safe Deposit Box</b>	
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
<b>Wire Transfer</b>	
Outgoing Domestic .....	\$20.00
Outgoing Foreign sent in Foreign Currency .....	\$50.00
Outgoing Foreign sent in US Dollars .....	\$60.00

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

<sup>2</sup> 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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Equal Housing Lender