

SCHEDULE OF SERVICE CHARGES & FEES - PERSONAL

Effective September 1, 2018



DEPOSIT ACCOUNT AND OTHER COMMON CHARGES

Account Reconciliation/Research	\$30.00	per hour (1 hour minimum)	
ATM or Debit Card Replacement	\$5.00	for replacement (\$75.00 if expedited)	
Checks	\$6.00 \$5.00	per Cashier's Check per Money Order	\$1.00 per Counter Check
		Check Printing cost varies depending on style. Additional shipping and handling charges apply.	
Domestic Collection Item	\$25.00	per item	
Dormant Account	\$5.00	Charge assessed each month if for one year (previous) there is no account activity or other indication in writing from you of interest in this account.	
Early Account Closing	\$50.00	Charge applies if account is closed within 90 days of opening.	
Escheat	\$50.00	per relationship	
Garnishment/Subpoena	\$75.00	per order	
Safe Deposit Box	\$37.00	for 3 x 5 Box, annually	\$50.00 for 3 x 10 Box, annually
	\$55.00	for 5 x 5 Box, annually	\$70.00 for 5 x 10 Box, annually
	\$105.00	for 10 x 10 Box, annually	\$10.00 for Late Payment
	\$35.00	per Lost Key	\$150.00 or cost; which ever is greater for Box Drilling.
Statements	\$1.00	per ATM Mini Statement	\$2.00 per MACLine Fax
	\$5.00	per cycle for Duplicate Statement or Statement Copy	\$5.00 Undeliverable Statement Charge assessed monthly until Bank receives updated address information.
	\$5.00	per account for Check Images included with statement	
Stop Payment	\$32.00	per item, check or ACH	

OVERDRAFT & RETURNED ITEM SERVICES

Balance Protection	\$10.00	per transfer, increments of \$100
NSF Paid Item	\$32.00	An Overdraft/Non Sufficient Funds (NSF Paid Item) fee may be imposed on overdrafts created by check clearing, in-person withdrawal, ATM withdrawal, debit card purchase, electronic payment, telephone transfer, or any other paper or electronic means.
NSF Return Item	\$32.00	An Overdraft/Non Sufficient Funds (NSF Return Item) fee may be imposed when checks and ACH items are returned unpaid.
Returned Deposited Item	\$10.00	per item

INTERNATIONAL & WIRE SERVICES

Foreign Currency Exchange	\$5.00	for foreign currency sale or purchase, plus variable shipping rate	
Foreign Draft Purchase	\$30.00	per draft	
Foreign Collection Item	\$5.00	per Canadian collection item	
	\$25.00	per non-U.S. collection item (excluding Canadian); minimum collection amount of \$150.00 USD	
Foreign Return Item	\$20.00	per item	
Wires	\$15.00	for Incoming Domestic Wire	\$20.00 for Incoming International Wire
	\$30.00	for Outgoing Domestic Wire	\$50.00 for Outgoing International Wire
	\$3.00	for Wire Confirmation, email or fax	

NON CUSTOMER FEES

Check Cashing (\$100 or greater)	\$5.00
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Fees are subject to change. Additional fees may apply.