

# PERSONAL FEE SCHEDULE

Effective March 4, 2024

## ATM & Debit Card Fees

Fee Description	Fee Amount
<b>Out-of-Network ATM Transaction or Inquiry*</b> <i>Please visit our website for a list of in-network ATMs that can be used free of charge.</i>	\$3
<b>Replacement Debit Card*</b>	\$8
<b>Expedited Debit Card Replacement</b>	\$43
<b>International ATM or Debit Card Transaction*</b>	3% of transaction amount

## Overdraft Fees

Fee Description	Fee Amount
<b>Overdraft Fee – Paid</b> <i>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means</i>	\$35
<b>Overdraft Fee – Returned</b>	No Charge
<b>Overdraft Transfer from a Deposit Account*</b>	\$12
<b>Overdraft Transfer from a Line of Credit*</b>	\$15

## Wire Fees

Fee Description	Fee Amount
<b>Wire Transfer – Incoming</b>	\$10
<b>Wire Transfer – Outgoing Domestic</b>	\$30
<b>Wire Transfer – Outgoing International</b>	\$70

## Safe Deposit and Convenience Boxes

Fee Description	Fee Amount
<b>Annual Rental Fee</b> <i>Depending on size and availability</i>	\$20-\$95
<b>Box Drilling or Relock</b>	\$125
<b>Replacement Key</b>	\$25

## Other Fees

Fee Description	Fee Amount
<b>Account Research</b> <i>Requests for historical account statements, check images, or other account data.</i>	\$35/hour, \$20 minimum
<b>Cashier's Check*</b>	\$10
<b>Counter Check</b> <i>3 per page</i>	\$2
<b>Dormant Account Fee*</b> <i>This fee is only charged for dormant accounts with a balance of \$50 or less. Checking and savings accounts are considered dormant after 365 days and 730 days, respectfully, with no customer-initiated activity. Dormant accounts with balances greater than \$50 will not be charged.</i>	\$10 per month
<b>Escheatment</b> <i>Abandoned account funds are sent to the State Treasury Department based on state specific laws and regulations regarding unclaimed property reporting.</i>	\$50
<b>Foreign Currency Exchange*</b> <i>Only charged for transaction requests under \$500 USD.</i>	\$15
<b>Garnishment/Levy/Freeze Order/Writ of Execution</b>	\$50 plus Attorney/Court Expenses
<b>International Statement Mail*</b>	\$4 per statement
<b>IRA or HSA Termination or Transfer</b>	\$60
<b>Money Order*</b>	\$6
<b>Paper Statement Fee*</b> <i>Fee does not apply to Free Checking, At Ease Accounts, Kids Savings Products, EZ Savings, or Accounts where the primary owner is 50 years or older.</i>	\$2 per statement
<b>Returned Deposited Items</b>	No Charge
<b>Returned Mail*</b>	\$7
<b>Stop Payment*</b>	\$32

*Fees may affect annual percentage yield on interest bearing accounts.*

*Fees are subject to change.*

*Sales tax may apply.*

*\*Fees are not applicable to "At Ease" Account Package account holders.*

# BUSINESS FEE SCHEDULE

Effective March 4, 2024

## ATM & Debit Card Fees

Fee Description	Fee Amount
<b>Out-of-Network ATM Transaction or Inquiry</b> <i>Please visit our website for a list of in-network ATMs that can be used free of charge.</i>	\$3
<b>Replacement Debit Card</b>	\$8
<b>Expedited Debit Card Replacement</b>	\$43
<b>International ATM or Debit Card Transaction</b>	3% of transaction amount

## eBanking Fees

Fee Description	Fee Amount
<b>Standard Business eBanking</b> <i>Includes access and transfer capabilities between business deposit and loan accounts &amp; BillPay</i>	Free
<b>Enhanced Business eBanking</b> <i>Standard plus: Limited ACH origination with 2 security tokens &amp; a higher mobile limit</i>	\$15/month
<b>Full-Service Business eBanking</b> <i>Enhanced plus: Full ACH and Wire Transfer origination and a custom limit</i>	\$35/month
<b>eBanking Wire Transfer – Outgoing Domestic</b>	\$20
<b>eBanking Wire Transfer – Outgoing International</b>	\$40
<b>Secure Token (for each over 2)</b>	\$6/month
<b>ACH Special Handling</b>	\$60 per occurrence
<b>Mobile Deposit</b> <i>Fee depends on daily limits</i>	\$0-\$20/month
<b>Positive Pay Plus</b>	\$25/month per account
<b>Positive Pay Special Handling</b>	\$25/occurrence
<b>Remote Deposit</b>	\$65/month incl. scanner

## Overdraft Fees

Fee Description	Fee Amount
<b>Overdraft Fee – Paid</b> <i>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means</i>	\$35
<b>Overdraft Fee – Returned</b> <i>Fee applies to overdrafts created by rejected items due to insufficient funds</i>	\$35
<b>Overdraft Transfer from a Deposit Account</b>	\$12
<b>Overdraft Transfer from a Line of Credit</b>	\$15

## Wire Fees

Fee Description	Fee Amount
<b>Wire Transfer – Incoming</b>	\$17
<b>Wire Transfer – Outgoing Domestic</b>	\$30
<b>Wire Transfer – Outgoing International</b>	\$70

## Safe Deposit, Convenience, and Lock Boxes

Fee Description	Fee Amount
<b>Safe Deposit and Convenience Box Annual Rental Fee</b> <i>Depending on size and availability</i>	\$20-\$95
<b>Lock Box</b>	Price Varies
<b>Box Drilling or Relock</b>	\$125
<b>Replacement Key</b>	\$25

## Other Fees

Fee Description	Fee Amount
<b>Account Research</b> <i>Requests for historical account statements, check images, or other account data.</i>	\$35/hour, \$20 minimum
<b>Cashier's Check</b>	\$10
<b>Cash Handling</b> <i>Price is based on cash volumes.</i>	Price Varies
<b>Counter Check</b> <i>3 per page</i>	\$2
<b>Dormant Account Fee</b> <i>This fee is only charged for dormant accounts with a balance of \$50 or less. Checking and savings accounts are considered dormant after 365 days and 730 days, respectfully, with no customer-initiated activity. Dormant accounts with balances greater than \$50 will not be charged.</i>	\$10 per month
<b>Escheatment</b> <i>Abandoned account funds are sent to the State Treasury Department based on state specific laws and regulations regarding unclaimed property reporting.</i>	\$50
<b>Foreign Currency Exchange</b> <i>Only charged for transaction requests under \$500 USD.</i>	\$15
<b>Garnishment/Levy/Freeze Order/Writ of Execution</b>	\$50 plus Attorney/Court Expenses
<b>International Statement Mail</b>	\$4 per statement
<b>Merchant Services</b> <i>Service where Treasury Management enables business to be able to accept credit cards for payment.</i>	Price Varies
<b>Money Order</b>	\$6
<b>Paper Statement Fee.</b>	\$3 per statement
<b>Returned Deposited Items</b>	\$15
<b>Returned Mail</b>	\$7
<b>Stop Payment</b>	\$32

Fees may affect annual percentage yield on interest bearing accounts. Fees are subject to change without notice. Sales tax may apply.