



FEE SCHEDULE

ACCOUNT FEES

Closed Account Fee (if closed within 90 days of opening)	\$5.00
Vacation Club Withdrawal Fee (per withdrawal over four per year)	\$5.00
Christmas Club Account Withdrawal Fee per withdrawal made between February 1 and September 30	\$5.00
Save to Win Withdrawal Fee (one withdrawal allowed per 12 month term)	\$25.00
Inactive Account Fee per month after 12 months of inactivity	\$5.00
IRA Transfer Fee	\$25.00*
Money Market Account Minimum Balance Fee	\$10.00 per month
Automatic Transfer Fee	\$3.00 per transfer
Overdraft Courtesy Pay Fee	\$25.00 per item**
Share Draft NSF Fee	\$25.00 per item
ACH NSF Fee	\$25.00 per item
ACH Revocation Fee	\$25.00 per item
Foreign Item Processing Fee	\$15.00 per item
Stop Payment Fee	\$25.00 per request
Check Printing Fee	Prices vary depending upon style
Share Draft Copy Fee	\$5.00 per item
Counter Check Fee (3 checks per sheet)	\$5.00 per sheet

OTHER SERVICE FEES

Account Reconciliation Fee	\$20.00 per hour (1/2 hour minimum)
Account Research Fee	\$20.00 per hour (1/2 hour minimum)
Statement Copy Fee	\$2.00 per statement
Deposited Item Return Fee	\$25.00 per item
Wire Transfer Fee (outgoing)	
International	\$40.00
Domestic	\$20.00
Money Order Fee	\$1.00 per item
Account Reopen Fee (if re-opened within 90 days of closure)	\$15.00
Bad Address/Returned Mail Fee	\$5.00 per item
Corporate Check Fee	\$1.00 per check
Fax Fee	\$2.00 per page
Court Order/Levy/Garnishment Fee	\$75.00
Collateral Protection Fee	\$50.00 per occurrence
Account/Deposit Verification Fee	\$10.00 each
Identity Theft Program	\$1.25 per month

ELECTRONIC FUNDS TRANSFER FEES

PIN Activated Transaction on Non-Proprietary Machine per transaction or Merchant over 5 per month	\$1.00
ATM Balance Inquiry Fee	\$1.00 per inquiry
Debit Card NSF Fee	\$25.00 per transaction
Debit Card Foreign Transaction Fee	Up to 1% of transaction
ATM NSF Fee	\$25.00 per transaction
ATM/Debit Hot Card Fee	\$10.00 per card
ATM/Debit Card Replacement Fee	\$10.00 per card
ATM/Debit PIN Change Fee	\$10.00 per request
One-Time ACH Origination Set-Up Fee	\$3.00 per transfer
Online Bill Pay Service	No Charge

* If transferring IRA funds to another institution

** Fee applies when overdraft is created by check, in-person withdrawal, by debit card or electronic/ACH transaction

Effective June 15, 2016