

Schedule of Fees and Charges

Effective August 1, 2026

** - Indicates a change from our prior fee schedule. Fees may result in additional fees

ACH Originations	
Per Origination (One Time, or Non-Recurring)	\$10.00
Account Reconciliation/Research Fee	\$25 Minimum Charge or \$100 Per Hour
Bank Money Order (per item)	\$15.00
Check Printing	Fee Depends on Style
Continuous Overdraft Charge	We may charge an annual rate of 18% on unpaid balances after seven business days; the charge will occur each business day until the account has been brought to a positive balance with a minimum charge of \$5.00 per day. *Continuous overdraft charges are not calculated in the \$100 consumer maximum
Debit Card Related Fees (available to qualified customers only)	
- Debit Card Replacement Fee (Per Card) - Temporary Limit Increase (Per Request)	\$10.00 \$10.00
Deposited Check Returned Charge (Per Presentment)	\$5.00
Dormant Account Fee (Per Month)**	\$5.00
An account is dormant after 24 months if no deposit or withdrawal has been made. Interest earned does not keep the account from going dormant.	
Fax Service Incoming and Outgoing (first page)	\$5.00 \$1.00
Each Additional Page	
Garnishment/Levy Fee (per request)	\$75.00
Health Savings Accounts Related Fees	
- Excess Contribution Fee - Corrected IRS Filing (Non-Bank Error)	\$10.00 \$75.00
Indemnity Bond (Per Bond)	\$30.00
Items Placed for Collection (per item)	\$30.00
New Account Closure Charge	
Account Closed within 6 Months of Opening	\$30.00
Non-Customer Notary Service (Per Transaction)	\$10.00

Overdraft Charge (Per Presentment)** - Account Overdrawn \$20 or more - Account Overdrawn \$1,000 or more -Consumer accounts have a daily maximum charge of \$100 For covering overdrafts created by check, in-person withdrawals, recurring ATM/POS transactions, and other ACH withdrawals (excluding one-time ATM/POS transactions)	\$30.00 \$35.00
Personal Money Orders (Per Item)	\$5.00
Photocopies (Per Page)	\$1.00
Return Charge (Per Presentment)** For return items created by check, in-person withdrawals, and other ACH withdrawals (excluding ATM/POS transactions)	\$30.00
Safe Deposit Boxes (per box- Non-Refundable) 3"x5", 4"x5", 5"x5" 3"x9", 3"x10" 5"x10" - Over 5"x10" - Late Rent Charge (Per Month) - Lost Keys (Per Key) - Box Drilling -Non-Deposit Account Holder is Double Rental Fee Shown	\$25.00 \$45.00 \$50.00 \$60.00 \$2.00 - Actual cost+\$20 - Actual cost+\$20
Stop Payment Charge (Per Item)	\$30.00
Wire Transfers (Per Item) - Outgoing (Domestic) - Outgoing (International)	\$25.00 \$50.00