



Fee Schedule

ATM/DEBIT CARD

Daily Limit	\$2,000.00 per day
Personalized Photo Debit Card	\$12.00
Business Debit Card Fee	\$5.00 per month per card
Debit Card Replacement	\$20.00

ADDITIONAL SERVICES & FEES

Copy of Statement	\$5.00
Account Activity Printout	\$2.00
Stop Payment	\$35.00
Business Online Stop Payment	\$30.00
Photocopies/Faxes	\$1.00 each
Account Research/Reconciliation	\$35.00 per hour
Garnishments, Executions, Levies	\$50.00

WIRE TRANSFERS

Domestic Outgoing	\$35.00
International Outgoing	\$90.00

BILL PAY SERVICE

Overnight Check	\$14.95
Same Day ACH (varies by payee type)	\$9.95 - \$12.95

BANK SERVICE FEES

Overdraft/Paid Item Fee	\$35.00 per occurrence
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An **Overdraft/Paid Item Fee** is assessed when the item is paid against non-sufficient funds (NSF). It applies to overdrafts created by check, in-person withdrawal, ACH, or other electronic means.

The bank will not assess this charge if the account is overdrawn **\$10.00 or less after all transactions are posted for the day.**

Returned Item Fee	\$35.00 per occurrence
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A **Returned Item Fee** is assessed when the item is returned unpaid due to non-sufficient funds (NSF).

Be aware that items or payments may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. We may charge this fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Dormant Account Fee	\$5.00 per month
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Checking accounts: dormant fee applies after 12 months of inactivity if account balance falls below \$500.00.

Savings accounts: dormant fee applies after 24 months of inactivity if account balance falls below \$500.00.