



DEPOSIT ACCOUNT FEES

Service Charge (Carbon Footprint-Green Checking)	\$6.91
Service Charge (Gold Checking)*	\$9.96
Service Charge (Elite Checking)*	\$17.82
Service Charge (Green, Gold & Elite Savings)*	\$5.00
Service Charge (Money Market Savings)*	\$5.00
Service Charge (High Yield Money Market Savings)*	\$5.00
Service Charge (Mailed Statement Fee)	\$3.50
Service Charge (Select Acct. - under age 55)	\$10.00

*monthly service charge - when minimum account balance, relationship balance or activity requirements are not met.

OTHER ACCOUNT FEES

Service Charge (per savings debit when savings debits exceed four (4) per month, per savings account)	\$2.00
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DEBIT CARD FEES

Emergency Card Delivery (per card)	\$90.00
Debit Card Reorder Fee	\$11.00
Service Charge (alternate address)	\$15.00

International ATM Debit Card Fees:
VISA's International Service Assessment (ISA) applies to foreign debit card transactions. Rates are 0.8% for single currency transactions and 1% for multi-currency transactions.

ONLINE PAYMENT FEES

Popmoney (Person to Person) Payment	\$0.50
Popmoney (Person to Person) Next Day Payment	\$1.50
Bill Pay (Service Fee or BILL PAY FEE)	\$5.00
Overnight Bill Pay Check Payments	\$15.95
Same Day Bill Pay (per payment)	\$9.95

OVERDRAFT/NSF-RELATED FEES

Fees for overdrawing your account: Fees will apply when, but not limited to, overdrafts created by check, in-person withdrawal, ATM withdrawal, Bank-assessed fees, or other electronic means.

Overdraft Charge	\$35.50
Overdraft Charge - Item Paid	\$35.50
Overdraft Charge - Item Returned	\$35.50
Overdraft Charge - Uncollected	\$35.50
Negative Balance Charge (assessed daily on accounts that have a negative balance for three (3) consecutive business days)	\$7.65

WIRE TRANSFER FEES

Wire Transfer Fee (Incoming-Domestic)	\$10.00
Wire Transfer Fee (Incoming-International)	\$42.00
Wire Transfer Fee (Outgoing-Domestic)	\$25.00
Wire Transfer Fee (Outgoing-International)	\$42.00

TRANSFER FEES

DDL Advance	\$5.06
Service Charge (may post as: External Transfer Fee)	\$9.99
Telephone Transfer Fee (call to bank)	\$2.00
Transfer Fee (automated)	\$5.60

COLLECTION ITEM FEES

Collection Item (Canadian - per item - \$20.00 or less)	\$10.00
Additional Canadian Collection Item Fees: \$15 + 1% for items \$20.01- \$1,999.99. \$50.00 per item for items greater than \$2,000.00.	
Collection Item (Domestic)	\$52.50
Collection Item (Foreign)	\$100.00

SAFE DEPOSIT BOX FEES

SDB Rental Fee 3"x5"	\$28.60
SDB Rental Fee 3"x10"	\$56.10
SDB Rental Fee 5"x10"	\$80.30
SDB Rental Fee 10"x10"	\$125.40
Safe Deposit Box Drill Fee (per box)	\$275.00
Safe Deposit Box Key Replacement (per key)	\$82.50
Automatic Late Charge (payment not made by Jan. 5)	\$41.25

CHECK CASHING FEES

Check Cashing (per check - On Us items only)	\$5.00
Limit: \$2,500.00. Additional 1% fee applies for items over \$500.00	
Official Check Fee (per check - customer only)	\$6.05

DORMANT AND INACTIVE FEES

Service Charge (Inactive - per month)	\$5.75
Service Charge (Dormant - per month)	\$5.75

MISCELLANEOUS FEES

Abandoned Account	\$185.50
Account Closing (Collection accounts & open < 6 months)	\$75.00
Reopen Previously Closed Account (posts as: Force Open or Service Charge - closed < 1 month)	\$10.00
Account Reconciliation/Account Research (per hour)	\$46.00
Chargeback Item Fee	\$4.00
Contact Correction Fee	\$11.85
Copies (Transaction Detail)	\$6.00
Credit Inquiry (authorized, 3rd party requests) (payment required prior to bank response)	\$75.00
Custom Statement Cycle (per statement)	\$2.50
Custom Statement Fee (check images with statement)	\$5.50
Exception Processing (per non-post item)	\$3.00
Fax Fee (per fax - customers only)	\$10.70
Notice Fee (per mailed notice)	\$2.00
Redeposit Item Fee	\$4.00
Substitute Check Charge (per item)	\$30.00
Service Charge (International ACH - per ACH)	\$4.41
Return Mail Service Charge	\$5.85
Statement Second Copy (per mailed statement)	\$7.41
IRA Closing Fee	\$60.00
Medallion Guarantee (Customers Only - per stamp)	\$75.00
Notary Stamp Fee (Customers Only - per stamp)	\$1.00
Rolled Coin (per roll)	\$0.12
Garnishment/Levy Fee	\$185.50
Stop Pay	\$36.50





COLLECTION ITEM FEES

Collection Item (Canadian - per item - \$20.00 or less)	\$10.00
Additional Canadian Collection Item Fees: \$15 + 1% for items \$20.01- \$1,999.99. \$50.00 per item for items greater than \$2,000.00.	
Collection Item (Domestic)	\$52.50
Collection Item (Foreign)	\$100.00

DEBIT CARD FEES

Debit Card Dispute	\$10.00
Debit Card Reorder Fee	\$11.00
Debit Card Delivery Fee (expedited delivery)	\$90.00
International ATM Debit Card Fees: VISA's International Service Assessment (ISA) applies to foreign debit card transactions. Rates are 0.8% for single currency transactions and 1% for multi-currency transactions.	

OVERDRAFT/NSF-RELATED FEES

Fees for overdrawing your account: Fees will apply when, but not limited to, overdrafts created by check, in-person withdrawal, ATM withdrawal, Bank-assessed fees, or other electronic means.

Negative Balance Charge (fee assessed daily on accounts that have a negative balance for three (3) consecutive business days)	\$7.65
Overdraft Charge (Item Paid)	\$35.50
Overdraft Charge (Item Returned)	\$35.50
Overdraft Charge (Item Uncollected)	\$35.50

SAFE DEPOSIT BOX FEES

SDB Rental Fee 3"x5" (per year)	\$28.60
SDB Rental Fee 3"x10" (per year)	\$56.10
SDB Rental Fee 5"x10" (per year)	\$80.30
SDB Rental Fee 10"x10" (per year)	\$125.40
SDB Drill Fee (per box)	\$275.00
SDB Key Replacement Fee (per key)	\$82.50
SDB Automatic Late Charge (payment not made by Jan. 5)	\$41.25

TRANSFER FEES

Telephone Transfer Fee	\$2.50
Line of Credit Advance	\$5.60
Transfer Fee (per automated transfer)	\$5.60
Service Charge (may post as External Transfer Fee)	\$9.99

WIRE TRANSFER FEES

Wire Transfer Fee (Incoming-Domestic)	\$10.00
Wire Transfer Fee (Incoming-International)	\$42.00
Wire Transfer Fee (Outgoing-Domestic, Business Online)	\$20.00
Wire Transfer Fee (Outgoing-Domestic, manual)	\$40.00
Wire Transfer Fee (Outgoing-International, Bus. Online)	\$32.00
Wire Transfer Fee (Outgoing-International, manual)	\$42.00

ACH TRANSFER FEES

ACH File Fee (per originated ACH file)	\$10.00
ACH Item Fee	Tiered
Silver Plan - \$0.20 (1-15 items), \$0.30 (16-30 items), \$0.50 (31+ items)	
Blue Plan - \$0.22 (1-100 items), \$0.15 (101-200 items), \$0.125 (201+ items)	
Bank Originated Same-Day ACH File Fee (per file)	\$25.00
Bank Originated Same-Day ACH Item Fee (per item)	\$0.20
ACH File Reversal Fee (per file)	\$30.00
ACH Item Reversal Fee (per item)	\$0.20
ACH Correction Fee	\$6.00
ACH Return Fee	\$8.00
ACH 3 rd Party Processing Fee	\$1000.50
Unauthorized ACH Return Fee (per item)	\$15.00

REPURCHASE AGREEMENT ACCT. PROTECTION

Service Charge	\$0.60/\$1000
	average ledger balance
Service Charge (statement fee)	\$5.00

MISCELLANEOUS FEES

Abandoned Account	\$185.50
Account Alert Fee (per alert)	\$0.75
Account Closing (Collection accounts & open < 6 months)	\$75.00
Account Re-Open (force re-open closed account)	\$10.00
(Within 30 days of account closure. Fee assessed at month end)	
Account Reconciliation (per hour – 1 hour increments)	\$46.00
Account Research (per hour – 1 hour increments)	\$46.00
Business Online (per month)	\$5.50
BAI2 File Service Charge	Quoted Separately
Chargeback Item Fee (per chargeback item)	\$4.00
Checking/Savings Withdrawal (per withdrawal at the Teller window using bank provided debit slips)	\$2.55
Contact Correction Fee	\$11.85
Copies (Transaction Detail) (3 copies/month free) (standard research fees apply – 15 minute increments)	\$6.00
Credit Inquiry (authorized, 3rd party requests) (payment required prior to bank response)	\$75.00
Custom Statement Cycle (per month)	\$2.50
Custom Statement Fee (check images with statement)	\$5.50
Deposit Bags (locked-per bag)	\$40.50
Deposit Bags (zipped-per bag)	\$14.50
Exception Processing (per item)	\$3.00
Fax Fee (per fax - customers only)	\$10.70
Garnishment/Levy Fee	\$185.50
Lockbox Service & Item Fees	Quoted Separately
Medallion Guarantee Stamp (customers only)	\$75.00
Notary Stamp Fee (customers only)	\$1.00
Official Checks (per check-customers only)	\$6.05
Positive Pay Exception Item	\$2.50
Positive Pay Service (per deposit account, per month)	\$50.50
Redeposit Item Fee	\$4.00
Remote Deposit Service (per month)	\$50.50
\$100,000 minimum balance to avoid service charge	
Return Mail Service Charge	\$11.85
Rolled Coin Order (per roll)	\$0.12
Currency Processing Fee	\$0.13/\$1,000 cash deposited
Service Charge (per savings account debit when savings debits exceed four (4) per month, per savings account)	\$2.00
Service Charge (Inactive & Dormant accounts)	\$5.75
Service Charge (International ACH - per ACH)	\$4.41
Service Charge (Statement Service Charge)	\$3.50
Statement Second Copy (per statement cycle)	\$7.41
(per statement cycle after 6 months of no activity-balances below \$1,000)	
Stop Pay (checks and ACH debits only)	\$36.50
Substitute Check Charge	\$30.00
Uncollected Funds Charge	Prime + 3%
(rate multiplied by account's available balance (on days overdrawn) to calculate accrual – posted per service charge cycle)	
Verification of Deposit (existing customers only)	\$28.50

ONLINE PAYMENT FEES

Popmoney (Person to Person) Payment	\$0.50
Popmoney (Person to Person) Next Day Payment	\$1.50
Bill Pay (Service Fee or BILL PAY FEE)	\$8.75
Overnight Bill Pay Check Payments	\$15.95
Same Day Bill Pay (per payment)	\$9.95

