

# Personal Banking Fees

Effective February 12, 2018

Description	Amount
<b>► DEBIT/ATM FEES</b>	
ATM/Debit Card Replacement .....	\$ 10.00
Foreign ATM Fee <sup>1</sup> .....	\$ 2.00
International Fee <sup>10</sup> .....	Varies
Express Delivery Fee .....	\$ 25.00
<b>► STOP PAYMENT/RETURNED ITEMS</b>	
Chargeback Fee .....	\$ 10.00
Redeposit Fee .....	\$ 4.00
Stop/Hold Fee .....	\$ 37.00
Insufficient Funds <sup>2</sup> .....	\$ 37.00
Overdraft Charge <sup>2</sup> .....	\$ 37.00
1st Continuous Overdraft Charge <sup>3</sup> .....	\$ 8.00
Recurring Overdraft Charge <sup>4</sup> .....	\$ 8.00
<b>► STATEMENT ASSISTANCE</b>	
Account Activity Printout (teller) .....	\$ 3.00
Duplicate/Special/Instant Statements .....	\$ 10.00
Reconciling Statement (per hour, one hour min.) ...	\$ 30.00
Research Fee (per hour, one hour min.) .....	\$ 30.00
Research Copies (per page) .....	\$ 2.00
Closed Account Copies (per page) .....	\$ 3.00
Non-Customer Request (per page) .....	\$ 3.00
Photocopy .....	\$ 2.00
Check Copy .....	\$ 2.00
Paper Statement Fee .....	Varies
<b>► WIRE TRANSFERS</b>	
Incoming Wire Fee .....	\$ 15.00
Outgoing Wire Fee <sup>5</sup> .....	\$ 25.00
International Incoming Wire Fee <sup>5</sup> .....	\$ 20.00
International Outgoing Wire Fee <sup>5</sup> .....	\$ 45.00
<b>► OTHER</b>	
Official Checks <sup>6</sup> .....	\$ 8.00
Official Checks (non-customer) .....	\$ 15.00
Money Order <sup>6</sup> .....	\$ 4.00
Money Order (non-customer) .....	\$ 6.00
ODP Immediate Transfer Charge .....	\$ 10.00
Telephone Transfer <sup>7</sup> .....	\$ 6.00
Early Closing Fee (within 180 days of opening) ...	\$ 50.00
Account Closing by Mail .....	\$ 30.00
Dormant Account Fee <sup>8</sup> .....	\$ 5.00
Escheatment Processing Fee .....	\$ 25.00
Tax Levy .....	\$100.00
Garnishments .....	\$ 20.00
Fax Fees (per page) .....	\$ 1.00
Payment of Collection Items .....	\$ 25.00
Overnight Check Payment via Online Bill Pay .....	\$ 19.95
Excess Tran <sup>9</sup> .....	\$ 10.00
People Pay - Paypal Fee .....	\$ 1.00
HSA Transfer Fee .....	\$ 25.00

<sup>1</sup>Inquiry, Transfer, Withdrawal or Declined transactions; <sup>2</sup>Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; <sup>3</sup>Charge will be assessed on the 4th business day the account is overdrawn. <sup>4</sup>Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed; <sup>5</sup>Additional fees may be charged by the domestic or international correspondent bank; <sup>6</sup>Free for certain account types; <sup>7</sup>Fee applies whether placed via Call Center or banking center staff; <sup>8</sup>A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account; <sup>9</sup>Fee will be charged to Regular Savings or Money Market Savings customers per withdrawal in excess of 6 per calendar month or statement cycle (or similar period) of at least 4 weeks. <sup>10</sup>Charges determined by MasterCard®, Maestro® and Cirrus®