

## Common Fees

Updated 10/01/2025

Account Activity Printout	\$5.00
Account Closed Within 180 Days of Opening	\$50.00
Account Reconcilement	\$25.00 per hour, \$10.00 minimum
Account Research and Balancing	\$75.00 per hour, \$20.00 minimum
Automated Overdraft Transfer: If you have setup a sweep/transfer, we will automatically move money from your sweep account to cover a transaction. The \$5.00 fee applies for each day we make a transfer.	\$5.00 per transfer
Back-Up Withholding Administration Fee	\$35.00 per account, charged annually
Back-Up Withholding IRS Notification	\$75.00 per account
Balance Verification/Letter of Deposit Verification	\$10.00
Cashier Checks (Customers Only)	\$5.00 per check, 1 free per month
Check Cashing (On-Us Checks only, Non-Customers, Limit \$5,000.00)	\$5.00 for checks \$999.99 and under \$15.00 for checks \$1,000.00 and over
Cash Exchange – over \$10,000 If over \$10,000 – must make 24 hr request)	\$250.00 \$50 to order cash if funds not on site at time of request
Check Printing	Fee depends on style and quantity of checks ordered
Check Redeposit Fee	\$3.00
Coin Counting	Free up to \$99.99, \$100.00 and over 2% of total
Coin Purchase	\$ .25 per roll Pennies-\$2/box; Nickels-\$4/bx; Dimes \$6/bx; Quarters \$8/bx
Collection Items Domestic (incoming/outgoing) International (incoming/outgoing)	Actual Cost plus \$30.00 Actual Cost plus \$75.00
Copy of Check (includes Cashier's Checks and Money Orders)	\$5.00 per check
Counter Checks	\$2.00 per check, Max 5 checks
Daily Overdraft Fee (charged each day the account is overdrawn)	\$8.00 per day
Debit Card Replacement Fee	\$15.00
Deposited Checks (and other items) Returned Unpaid	\$10.00
Dormant Account: An Account is considered dormant if no withdrawals or deposits have been made to the account and we have received no communications from you about the account for 12 months. The fee for a dormant account is <b>\$7.00 per month</b> in addition to any other fees that may apply.	
Fax Fee	\$2.00 per page, \$5.00 minimum
Garnishment/Tax Levy	\$150.00
Internet Banking/Online Bill Pay	No Charge
IRA Transfer or IRA Termination Fee	\$30.00
Notary Service (Customer Only)	No Charge
NSF Paid Item(s) charge: Fee applies to overdrafts created by check, ACH or other electronic means. (Maximum of \$280.00 per day Business Accounts Only)	\$35.00
NSF Returned Item(s) charge: Fee applies to overdrafts created by check, in person withdrawal. ATM withdrawal or other electronic means. (Maximum of \$280.00 per day) Business Accounts Only	\$35.00
Paper Statement fee – <b>Effective January 1, 2026</b> (Free for Seniors 55 and over)	\$5.00
Return Mail Fee (Undeliverable)	\$5.00
Remote Deposit Capture Fee	\$30.00 Basic; \$50 High Volume
Signature Guarantee (Customer Only)	\$20.00
Statement Copy/Temporary Statement	\$10.00 per statement
Stop Payment Order	\$35.00 per stop requested
Subpoena Research and Copy fees	\$75.00 per hour in addition to \$2.00 per page
Telephone Banking	No Charge
Telephone Transfer (assisted by Bank Employee)	\$15.00
Wire Transfers (Customer Only) Domestic- Incoming and Outgoing Foreign- Incoming and Outgoing Domestic-Incoming and Outgoing for Employees Foreign- Incoming and Outgoing for Employees	\$35.00 \$65.00 No Charge No Charge

