



Schedule of Service Fees

NSF Item Fee (per item).....\$25.00

Overdraft Fee

Consumer

Any account in an overdrawn condition for 5 consecutive business days will be assessed a \$25.00 fee and a continuous overdraft fee on each subsequent fifth business day the account remains overdrawn.

Daily Overdraft Fee

Commercial

Overdraft between \$0.00 and \$2,500.....\$6.00

Overdraft between \$2,501 and \$10,000.....\$8.00

Overdraft between \$10,001 or greater.....\$10.00

There is no limit to the number of per item Overdraft/NSF Fees that can be charged on an individual item or to the frequency with which per item Overdraft/NSF Fees can be charged.

Stop Payment Order Fee.....\$25.00

ACH Revoke Authorization.....\$25.00

ATM / Debit Card Fee

First Card.....Free

Replacement Card Fee.....\$5.00

Fee for ATM Use\$2.00

Returned Check Charge.....\$7.50

All returned items will be processed twice unless otherwise requested by the customer.

Dormant/Inactive Charge (monthly fee).....\$5.00
If balance is below \$100.00

Paper Statement Fee

Statement of account activity.....\$2.95

Returned Mail Statement Fee.....\$5.00

Teller Services

Zipper Bags.....\$3.00

Night Deposit Lock Bags.....\$25.00

Official Checks\$5.00

Prepaid Gift Cards.....\$5.00

Reloadable Debit Cards.....\$5.00

Retail Online Banking Service

Online Banking.....Free

Mobile Banking.....Free

Zelle (Email Address, Mobile Phone).....Free

Bill Pay.....Free

* Same Day Payment\$9.95

* Rush Delivery\$14.95

Safe Deposit Boxes (Annual fee)

Safe Deposit Size 3 x 5.....\$20.00

Safe Deposit Size 4 x 5.....\$25.00

Safe Deposit Size 5 x 5.....\$30.00

Safe Deposit Size 3 x 10.....\$40.00

Safe Deposit Size 4 x 10.....\$45.00

Safe Deposit Size 5 x 10.....\$50.00

Safe Deposit Size 10 x 10.....\$75.00

Safe Deposit Size 16 x 10.....\$100.00

Lost key Charge.....\$10.00

Drilling Safe Deposit Box.....At cost + 10%

Replacement lock.....At cost

Unclaimed Property Fee.....\$25.00

Research / Reconciliation (per hour).....\$25.00
(minimum one hour)

Garnishments and Levies.....\$25.00

Wire Transfers

Domestic Incoming wire fee.....\$10.00

Domestic Outgoing wire fee.....\$15.00

International Incoming wire fee.....\$20.00

International Outgoing wire fee.....\$35.00

(additional charges may apply)

Foreign Currency Exchange.....At cost

Outgoing/Incoming Collection Items.....\$5.00

Notary Services.....Free

Check Printing

Fee depends on style of checks ordered.....At cost

Temporary Checks (4 per page).....\$1.00/page

Business Online Banking Service

Essential Online Banking.....Free

Bill Pay.....Free

Mobile Banking.....Free

Add any of the following for a flat monthly fee of \$25.00

•ACH Origination

•Positive Pay

•Wire Origination

•Remote Deposit Capture

°Additional monthly per scanner rental fee.....\$20.00

Or

°Purchase (Panini multi feed - At cost)

or have your own compatible scanner,

additional monthly service fee per scanner\$10.00

First Tokens Issued.....Free

Replacement Tokens per token.....\$25.00

Effective August 14, 2023