Service Fees

Last Reviewed: 02-16-2024

Account Services	
Instant Statement (Account Activity)	\$2.00 each
Balancing, Reconciliation & Research	\$20.00 per hour
ATM/Debit Card Replacement	\$7.50
Expedited Debit Card Shipping	\$60.00
Check Printing	Varies by style and amount
Document Retrieval Copy per page	\$2.00
Non-Sufficient Funds (NSF) A fee may be imposed for each withdrawal attempt when your account does not have sufficient funds to cover that item. A maximum of \$150 in overdraft and/or NSF item fees is assessed per business day per account. Be aware each time the item is presented for payment you may be charged a fee. This applies to consumer and business accounts except as prohibited by law, whether the withdrawal attempt is in person, by check, or other electronic means as follows.	If we overdraft your account by choosing to pay your check/item at our discretion and when overdraft balance at the end of the business day is: \$30.00 or less (overdraft fee per item per presentment) - \$15.00 per item More than \$30.00 (overdraft fee per item per presentment) - \$30.00 per item If your check/item is returned for insufficient funds (NSF) and overdraft balance at the end of the business day is: \$30.00 or less - \$15.00 per item More than \$30.00 - \$30.00 per item
Returned Deposit Item	\$4.00 each
Stop Payment: Six (6) months	\$20.00 each
Stop Payment: Lost checkbook	\$40.00 for 10 days (six months if exact range of checks is known)
Images sent with statements	\$3.00 monthly statement cycle
Counter Checks	\$0.25 (Note: First 5 are free)
Foreign Check Clearing	\$10.00 plus correspondent bank charges
Bill Pay	Free

Negotiable Instruments		
Cashier Checks: Customers	\$3.00 each	
Direct Deposit of Pension or Social Security	No Charge	
Money Orders: Customers	\$2.00 each	
Direct Deposit of Pension or Social Security	No Charge	

Safe Deposit Boxes		
Lost Key	\$10.00	
Drilling (Lost all keys)	If all keys are lost, the bank will charge the customer the cost of a new lock,	
	the locksmith, plus \$75.00 fee to drill out the lock and retrieve the box.	
Various Box Sizes Ranging from 3x5 to 9x10	Prices vary by box size and type of accounts	

Wire Services		
Incoming Wire: non-customer	\$15.00 each	
Incoming Wire: Customer	No Charge	
Outgoing Domestic	\$15.00 each	
Outgoing Foreign	\$15.00 each plus correspondent bank charges, if any: varies by bank	

Night Drop Depository	
Set-up	\$10.00 one-time charge
Legal Services	

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Indemnity Bonds: Lost CD or Passbook	\$10.00 each
Notary Public: Customers	No Charge
Notary Public: Non-Customers	\$5.00 per signature

Miscellaneous		
Dormant Account	\$10.00 each	
No activity for checking account 12 months, savings account		
24 months, (per month when balance is \$100 or less)		
Copies (limit 50 copies)	Customers: First 5 – No charge	
	Additional Copies – black and white: \$0.10 each	
	Additional Copies – color: \$0.25 each	
	Non-Customer: \$0.50 each	
Coin Counting	Customers – No charge	
	Non-customers - \$0.10 per role with \$5.00 minimum	
Fax Machine	Receiving: Up to 2 pages \$1.00 and \$0.25 each additional page	
	Sending: Customer: Up to 5 pages \$2.00 and \$0.25 each additional page	
	Sending: Non-Customer: Up to 5 pages \$5.00 and \$0.25 each additional page	
Levy/Garnishment	\$25.00 each	
Amortization Schedule	\$5.00	
Pre-Paid VISA Cards: Gift, Access:	Available for customers only – ask CSR for current details	