

Business Account Fees

ACH RETURN	\$5.00	
ACH PER FILE FEE	\$5.00	
CASH MANAGEMENT	\$19.95	per month
OVERDRAFT ACCRUAL CHARGE	18%	annualized
POSITIVE PAY	\$50.00	per month, per account
STANDARD LOCKED DEPOSITORY BAG	\$35.00	
STANDARD ZIPPER DEPOSITORY BAG	\$10.00	

Personal Account Fees

CHECK CASHING FEE (not on us - per \$100.00)	\$10.00	customers with a combined balance less than \$100.00
COUNTER CHECKS	\$1.00	per sheet
IRA PLAN CLOSURE	\$45.00	
SAFE DEPOSIT BOX DRILLING	Actual cost	<i>plus 20%</i>
3x5 SAFE DEPOSIT BOX	\$30.00	\$25.00 with auto debit
5x5 SAFE DEPOSIT BOX	\$35.00	\$30.00 with auto debit
3x10 SAFE DEPOSIT BOX	\$40.00	\$35.00 with auto debit
5x10 SAFE DEPOSIT BOX	\$55.00	\$50.00 with auto debit
10x10 SAFE DEPOSIT BOX	\$125.00	\$120.00 with auto debit
15x10 SAFE DEPOSIT BOX	\$150.00	\$145.00 with auto debit
SAFE DEPOSIT BOX LATE FEE	\$10.00	per month with a max of 12 months
SAFE DEPOSIT BOX LOST KEY	\$25.00	

[See other fees that may apply on the back >>](#)

Effective: 9.1.2022

Business and Personal Account Fees

ACCOUNT RECONCILIATION & RESEARCH	\$30.00	per hour, 1 hour minimum
ACCOUNT CLOSURE	\$30.00	within 90 days
DORMANT FEE (balance less than \$100.00)	\$3.00	per month, for 1 year
CHECKING INACTIVITY	\$5.00	per month if inactive for over 13 months and balance is less than \$25.00
SAVINGS INACTIVITY	\$5.00	per month if inactive for over 18 months and balance is less than \$25.00
LEVIES/GARNISHMENTS	\$75.00	
OVERDRAFT FEE PAID	\$35.00	per item created by check, in-person withdrawal, or other electronic means
OVERDRAFT FEE RETURNED (Nonsufficient Funds (NSF) Fee)	\$35.00	per item and per presentment created by check, in-person withdrawal, or other electronic means charged each occurrence when an item is returned and not paid
RETURNED DEPOSITED ITEM FEE	\$5.00	
RETURN MAIL FEE	\$5.00	
STOP PAYMENT	\$35.00	
SWEEP TRANSACTION	\$5.00	
ATM'S OTHER (non-moneypass®)	\$2.50	per transaction over 3 per statement cycle
ATM/DEBIT CARD CROSS BORDER FEE	1.1%	of the transaction
CANADIAN CHECK PROCESSING	\$10.00	
FOREIGN CHECK PROCESSING	\$30.00	
RETURN FOREIGN CHECK FEE	\$25.00	
CARD REPLACEMENT	\$10.00	
CASHIER'S CHECK	\$5.00	
COIN COUNTING	10%	of amount for non-customers
COIN ORDER	\$0.15	per roll
GIFT CARD FEE	\$5.00	
COPY OF STATEMENT (archived)	\$5.00	with images
COPY OF STATEMENT (snapshot)	\$1.00	
IMAGE CHECK COPY	\$2.00	
PHOTOCOPY	\$0.50	
INCOMING WIRE TRANSFER (customer)	\$20.00	
INCOMING WIRE TRANSFER (non-customer)	\$30.00	
OUTGOING WIRE TRANSFER	\$30.00	
OUTGOING WIRE TRANSFER (foreign)	\$45.00	
RETURN WIRE	\$30.00	<i>plus</i> Receiving Bank Fee

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