



SERVICE FEE SUMMARY
For Personal Accounts
Effective 12/01/2019

Account Fees

Account Reconciliation Fee (<i>Per hour, 1/2 hour minimum</i>)	\$40 [^]
Special Statement	\$10
Additional or Duplicate Statement (<i>Per month</i>).....	\$5
Special Instructions and / or Special Handling (<i>Per month</i>)	\$25 [^]
Dormant Fee (<i>Account not used for 12 months</i>) (<i>Per month</i>)	\$5

Checking Fees

Check Submitted or Received for Collection (<i>Per item, plus correspondent bank fees</i>)	\$25
Manual Processing of Non-Approved Personalized Checks (<i>Per item</i>).....	\$5
NSF (Non-Sufficient) / Overdraft Paid Item Fee (<i>Per item</i>) (<i>Limit 3 fees per day</i>).....	\$35 [^]
Uncollected Funds Item Fee (<i>Per item</i>) (<i>Limit 3 fees per day</i>)	\$35 [^]
Returned Item Fee – NSF (Non-Sufficient Funds) (<i>Per item</i>) (<i>Limit 3 fees per day</i>)	\$35 [^]
Continuous Negative Balance Fee (<i>Overdraft Fee</i>) (<i>Beginning on the 7th calendar day, per day. Limit \$120 per occurrence</i>).....	\$12 [^]
Stop Payment Fee (<i>Per item</i>)	\$35 [^]
Check Printing.....	Varies by type and quantity, subject to change at any time

Money Market Account Fees

Average Daily Balance to Avoid Monthly Service Fee	\$1,000
Monthly Service Fee	\$15
Excessive Withdrawal Fee (<i>Service Charge</i>) (<i>Per item</i>).....	\$5
<i>(In excess of six transfers per month from this account to another account or to a third party by pre-authorized, automatic, or telephone transfer)</i>	

Statement Savings Account Fees

Average Daily Balance to Avoid Monthly Service Fee	\$100
Monthly Service Fee	\$2
Excessive Withdrawal Fee (<i>Service Charge</i>) (<i>Per item</i>).....	\$5
<i>(In excess of six transfers per month from this account to another account or to a third party by pre-authorized, automatic, or telephone transfer)</i>	

Health Savings Account Fees

Set Up Fee	\$25 [^]
Closing Fee	\$10 [^]
Excess Contribution Correction Fee (<i>Per occurrence</i>)	\$25 [^]

Bill Pay Fees

Personal / Premier Personal / Personal – Transaction Based Accounts	No Charge
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See Account Disclosures for additional information

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*Indicates a new fee effective 12/01/2019

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Currency Fees

Coin Counting	2% of Total [^]
Foreign Currency Order	\$25 [^]
Foreign Currency Return.....	\$35*

Transfer Fees

Wire Fee Incoming (<i>Domestic</i>)	\$15 [^]
Wire Fee Incoming (<i>International</i>)	\$30 [^]
Wire Fee Outbound (<i>Domestic</i>)	\$25 [^]
Wire Fee Outbound (<i>International</i>)	\$50 [^]
Wire Transfer Notification:	
E-Mail Notification	\$1
Phone Notification	\$5

Processing Fees

Account Closed Within 3 Months of Opening	\$25 [^]
Foreign Check Processing (<i>Plus costs</i>) (<i>Per item</i>)	\$25
Tax Levy or Garnishment Processing Fee (<i>Per account, per occurrence</i>)	\$75
Return of Deposited Item Fee	\$15 [^]
Return of Deposited Item Fee – Foreign (<i>Plus costs</i>)	\$15 [^]
Return of Loan Payment Item Fee	\$35 [^]
Research Fee (<i>Per hour, 1/2 hour minimum</i>) (<i>Plus costs</i>).....	\$50
Copies of Items (<i>Including paid checks, deposit/withdrawal slips, statements, 1099's and other documents</i>)	\$5 [^]
Telephone or Email Transfer Request (<i>Per transfer</i>).....	\$5*
Bank Approved Official Check – Non-Customer	\$10
Gift Card	\$3
Check Cashing – Non-Customer (<i>Per item</i>).....	\$10 [^]
Return of Paper Statement Fee (<i>Per statement</i>)	\$5*
Undeliverable E-Statement Fee (<i>Per Statement</i>)	\$5*

Mobile Banking

Deposited Item Fee (<i>Per item</i>)	\$0.50
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ATM / Debit Card Fees

Change, Remind or Replace PIN (<i>1st request is free</i>).....	\$5
Replacement Card (<i>Plus expedited delivery costs if applicable</i>).....	\$15 [^]
Foreign Transaction Fee (<i>Plus VISA ISA Fee (Currency Conversion Fee)</i>)	\$3

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