



**SERVICE FEE SUMMARY**  
**For Personal Accounts**  
**Effective 8/1/2016**

**Account Fees**

Account Reconciliation Fee ( <i>Per hour, 1/2 hour minimum</i> ) .....	\$30
Special Statement .....	\$10
Additional or Duplicate Statement ( <i>Per month</i> ).....	\$5
Special Instructions and / or Special Handling ( <i>Per month</i> ) .....	\$10
Dormant Fee ( <i>Account not used for 12 months</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 fee's per day</i> ).....	\$32
Uncollected Funds Item Fee ( <i>Per item</i> ) ( <i>Limit 3 fee's per day</i> ).....	\$32
Returned Item Fee – NSF (Non-Sufficient Funds) ( <i>Per item</i> ) ( <i>Limit 3 fee's per day</i> ).....	\$32
Continuous Negative Balance Fee ( <i>Overdraft Fee</i> ) ( <i>Beginning on the 7<sup>th</sup> calendar day, per day. Limit \$100 per occurrence</i> ).....	\$10
Stop Payment Fee ( <i>Per item</i> ) .....	\$32
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

**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

**Health Savings Account Fees**

Set Up Fee .....	\$20
Closing Fee .....	\$20
Excess Contribution Correction Fee ( <i>Per occurrence</i> ) .....	\$15

**Bill Pay Fees**

Personal and Premier Personal Accounts .....	Free
Personal – Transaction Based Account ( <i>Per month</i> ).....	\$4.95

See Account Disclosures for additional information  
^Indicates a change in fee effective 8/1/2016

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**Currency Fees**

Coin Counting .....	1% of Total
Currency Purchase .....	1% of Total
Foreign Currency Order .....	<b>\$20^</b>

**Transfer Fees**

Wire Fee Incoming ( <i>Domestic</i> ) .....	\$10
Wire Fee Incoming ( <i>International</i> ) .....	<b>\$25^</b>
Wire Fee Outbound ( <i>Domestic</i> ) .....	\$20
Wire Fee Outbound ( <i>International</i> ) .....	\$40
Wire Transfer Notification:	
E-Mail Notification .....	\$1
Fax or Phone Notification .....	\$5

**Processing Fees**

Account Closed Within 3 Months of Opening .....	\$10
Foreign Check Processing ( <i>Plus costs</i> ) ( <i>Per item</i> ) .....	\$25
Tax Levy or Garnishment Processing Fee ( <i>Per account, per occurrence</i> ) .....	<b>\$75^</b>
Return of Deposited Item Fee .....	\$10
Return of Deposited Item Fee – Foreign ( <i>Plus costs</i> ) .....	\$10
Return of Loan Payment Item Fee .....	<b>\$15^</b>
Images Returned with Monthly Statement ( <i>Per month</i> ) .....	\$5
Research Fee ( <i>Per hour, 1/2 hour minimum</i> ) ( <i>Plus costs</i> ) .....	<b>\$50^</b>
Copies of Items ( <i>Including paid checks, deposit/withdrawal slips, statements, 1099's and other documents</i> ) .....	\$3
Bank Approved Official Check – Non Customer .....	\$10
Gift Card .....	\$3
Check Cashing – Non Customer ( <i>Per item</i> ) .....	\$5

**Mobile Banking**

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

ATM Adjustments / Empty Envelope .....	\$10
Change, Remind or Replace PIN ( <i>1<sup>st</sup> request is free</i> ) .....	\$5
Replacement Card ( <i>Plus expedited delivery costs if applicable</i> ) .....	<b>\$10^</b>
Foreign Transaction Fee ( <i>Plus VISA ISA Fee (Currency Conversion Fee)</i> ) .....	<b>\$3^</b>

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