

## FEES AND SERVICE CHARGES EFFECTIVE 10/1/2019

Account Closed within 90 Days of Opening.....	\$25.00 each
Amortization Schedule.....	\$5.00 each
Automatic Transfer to Cover Overdraft.....	\$8.00 per day
Cashier's Check or Money Order	
- Customers.....	\$2.00 each
- Fusion Checking with Earnings or Journey Checking	Free
Certified Checks.....	\$5.00 per check
Close Old Account and Open New Account.....	\$20.00
Coin Counting (non-customers).....	\$20.00/hr \$5.00 min
Collection Item Fee.....	\$26.00 per item
Copy of Cancelled Check.....	\$5.00 per check
Counter Checks.....	\$5.00 per 10 checks
Daily Overdraft Fee (After 5 <sup>th</sup> day).....	\$8.00 per day
Duplicate 1099 Form.....	\$10.00 each
Duplicate Statement Mailing.....	\$5.00 per month
Garnishments/Levies.....	\$50.00 or legal limit
E-Banking & E-Banking transfers.....	Free
Fax Service.....	\$5.00 first page, \$1.00 each additional
Foreign ATM Fee.....	Free
Lost Loan Coupon Book Fee.....	\$5.00 each
Lost Certificate Fee.....	\$5.00 each
Lost ATM Card/Hot Card Fee.....	\$25.00 each
Exchange Non-Functioning ATM Card.....	\$5.00 each
Expedite ATM/Debit Card Order.....	\$30.00 each card or actual cost
Night Depository Bag – Lock.....	\$25.00 each
Night Depository Bag – Zipper.....	\$5.00 each
Notary (non-customer).....	\$1.00 each
Online Bill Payment.....	Free
Online Bill Payment Dormant Fee.....	\$5.25 each month
Overdraft Fee.....	\$31.00 each
The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Photocopies - Customers (first 5 free).....	\$0.25 each
- Non Customers.....	\$0.50 each
Research & Statement Balancing.....	\$25.00/hr ( <sup>1</sup> / <sub>2</sub> hr min) + \$0.25 per Copy
Returned Deposit Items.....	\$10.00 each
Returned Item Fee.....	\$31.00 per item
The fee applies to returned items created by check or other electronic means.	
Stop Payment.....	\$31.00 each
Teller Assisted Phone Transfers.....	\$5.00 each
Third-Party Loan Payoff Fee.....	\$50.00 each
Third-Party Deposit Verification Fee.....	\$5.00 each
Wire Transfers - Outgoing.....	\$30.00 each
- Incoming.....	\$15.00 each
- International.....	\$50.00 each
Dormant Account Fee.....	\$10.00 per Statement Cycle

Transaction accounts are considered dormant if after one year no deposits or withdrawals have been made to the account. Savings accounts are considered dormant if after three years no deposits or withdrawals have been made to the account

### SAFE DEPOSIT BOXES

Size	Fee	Discount*	Size	Fee	Discount*
3X5X21	\$16.00	\$12.00	5x10x21	\$31.00	\$27.00
3x10x21	\$21.00	\$17.00	10x10x21	\$59.00	\$52.00

\*Discount available for Fusion Checking with Earnings and Journey Checking.

Late Fee \$7.50

Lost Key \$25.00 Minimum or Actual Cost

Drill Box \$25.00 Plus Actual Cost

