

Service Charges and Fees

The following service charges or fees may be assessed against your account:

Account Research/Reconciliation	\$25.00 per hour plus \$2 per copy page
ATM/ Debit Card:	\$5.00
Card Replacement	
Bank Courtesy Check	\$3.00
Cashier's Check	\$5.00
Check Printing Fee	Varies
Check Images (per copy)	\$1.00
Check or ACH Overdraft Fee	\$25.00
<i>*Only one fee will be charged per day, regardless of the number of overdrafts paid.</i> <i>*The consumer must repay the overdraft within ten (10) calendar days.</i> <i>*No overdrafts will be paid within the first 60 days after account opening.</i> <i>*Whether your overdrafts will be paid is discretionary and we reserve the right to not pay.</i> <i>"For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits or you have too many overdrafts."</i>	
Check or ACH Return Item Fee (Insufficient Funds)	\$25.00
<i>*This will be charged no more than once per day regardless of the number of items returned</i>	
Deposit Bags:	
Lock Bag (1 st bag no charge)	\$20.00
2 nd key for lock bag	\$5.00
Zip Bag (1 st bag no charge)	\$5.00
Deposit Items Returned (Business Checking)	\$5.00
Dormant Accounts: (12 months inactivity)	
Savings Accounts	\$5.00 per month if balance less than \$100
Checking, MMDA and Statement Savings	\$10.00 per month if balance less than \$100
Money Order	\$3.00
Special Statement Request	\$5.00
Stop Payment Request (check or ACH)	\$25.00
Temporary Checks	\$2.00 for 4 checks
Safe Deposit Boxes	See separate Price List
Wire Transfer (for checking only):	
Domestic Incoming	\$10.00
Domestic Outgoing	\$20.00
International Outgoing	\$20.00 plus cost to bank