MISCELLANEOUS FEES AND CHARGES

December 1, 2023

Account Closing Fees

IRA Closing/Transfer Fee: $40.00
Account Closing Fee: $25.00 within 6 months

ACH Processing

ACH Monthly Maintenance: $25.00
ACH File Fee: $6.00 per file
ACH Item Fee: $0.08 per item
ACH Return Item Fee: $5.00
IRD Archive Item: Based on account fees

Account Maintenance Fees

Stop Payment: $30.00
Return Mail Fee: $5.00
Garnishment/Levy: $75.00
Escheatment Fee: $100.00
Deluxe Check Printing Fee: Varies by style
Forgery Claim: $35.00

ATM Fees

Access Check Card Daily Dollar Limit: $500.00
Access ATM Card Daily Dollar Limit: $200.00
ATM/Check Card Replacement: $5.00
Access Check and ATM card Visa International Service Fee: 1% of transaction fee

Bond Redemption Fees

Municipal Bond Redemption Fee: $60.00
Bond Coupon Fee: $20.00 per envelope

Business Related Fees

Uncollected Fee: Prime + 4%

Business Sweep Accounts

Zero Balance Sweep: $25.00 per month
Loan Sweep: $75.00 per month
Investment Sweep: $75.00 per month

Collection Fees

Collections – Foreign: $40.00
Collections – Domestic: $25.00

External Transfers

Next Day Delivery: $3.00
3 Day Delivery: No fee

Lockbox Fees

Per Item Fee: Based on account fees
Monthly Lockbox Fee: $100.00
Per Deposit: Based on account fees
Return Items: $5.00
Delivery Charge: Actual

Overdraft Item Fees (Paid or Returned)

Overdraft fees apply to transactions created by check, in-person withdrawal, internal transfer, service charge or fee, or other electronic means, with the exception of ATM withdrawals or one-time debit card items: N/A

1-3 Checks in the previous 12 month period: $10.00 per item
4-7 Checks in the previous 12 month period: $20.00 per item
8 or more checks in the previous 12 month period: $30.00 per item

Remote Deposit Fees

Remote Deposit Set-Up Fee: $200.00
Remote Deposit Monthly Fee: $45.00
Remote Deposit LS Scanner Fee: $40 monthly
Remote Deposit HS Scanner Fee: $90 monthly
Re-Installation Fee: $100.00

Research Fees

Research/Statement Copies: $2.00 per copy
Research: $35.00 per hour
Account Reconciliation Fee: $25.00 per hour

Return Deposited Items

Re-deposited Item Charge $4.00
Returned Item Charge $4.00
Additional Notice: $1.00

Fax/Email Notification: $1.00
Phone Notification: $1.00

Safe Deposit Box

Safe Deposit Box Rent 3X5: $30.00
Safe Deposit Box Rent 5X5: $40.00
Safe Deposit Box Rent 3X10: $55.00
Safe Deposit Box Rent 5X10: $75.00
Safe Deposit Box Rent 10X10: $150.00
Safe Deposit Box Replacement Key: $25.00
Safe Deposit Box Drilling Fee: Market rate

Statement Fees

Special Statement: $10.00
Statement Fee – Paper: $2.00 (to avoid this fee, register for online banking and agree to receive electronic statements)
Statement Fee – Paper w/images: $5.00 (to avoid this fee, register for online banking and agree to receive electronic statements)

Teller Fees

Zipper Bags: $5.00
Locked Bags: $20.00
Foreign Currency Purchase: Cost of delivery
Currency Orders: $1.00 per strap
Coin Deposited: $0.10 per $100.00
Coin Orders: $0.10 per roll
Canadian Exchange: Exchange rate + $25.00
Non-Customer Check Cashing Fee: 2%
Money Order Fee: $3.00
Cashier's Check Fee: $5.00

Visa Pre-Paid Cards

Visa Gift Card Fee: $3.95
Visa Travel Card Fee: $8.00
Visa Reloadable Card Fee: $8.00

Wire Transfer Fees

Incoming Wire Transfer Fee: $12.00
Outgoing Wire Transfer Fee: $20.00
Outgoing Foreign Wire Transfer Fee: $65.00
Repetitive Wire Transfer Fee: $12.00